

**AN INVESTIGATION INTO THE RELATIONSHIP BETWEEN ORGANISATIONAL COMMITMENT
AND THE INTENTION TO QUIT WITHIN A FINANCIAL SERVICES DIVISION IN THE WESTERN
CAPE**

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of Magister Commercii in the Department of Industrial Psychology,

Faculty of Economic and Management Science,

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DECLARATION

I hereby declare that "An investigation into the relationship between organisational commitment and the intention to quit within a Financial Services division in the Western Cape" is my own work. It has not been submitted before for any degree or examination at any other institution of higher learning, and that all references have, to the best of my knowledge been indicated and acknowledged as complete references. It is being submitted for the degree of Magister Commercii at the University of the Western Cape.

Full Name: Faatiemah Lodewyk

Date: 16 May 2011



Signed.....

ACKNOWLEDGEMENT

When I undertook to start this journey, there were many things in my life that have evolved and developed into what has led to this point. The successful completion of my studies is a product of a number of key people that have enabled this for me. I would like to take this opportunity to acknowledge all those key people that have made significant contributions to my success.

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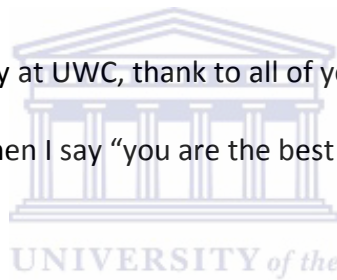
To my dear mother Gadijah Mohamed, thank you for being the role-model that you have been because it has been pivotal in motivating and encouraging me to be the woman I am. To my dear father, Bienjamien Mohamed, you were instrumental in my passion for academia because your investment in me is what has nurtured the seed of my passion for continued education. Shukran for your unconditional love, pray and support.

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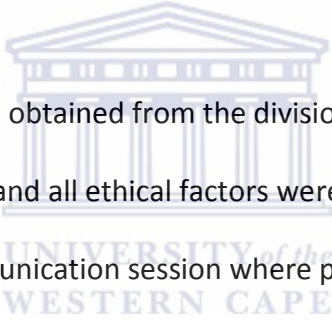
ABSTRACT

Findings from an organisational behavioural survey that was done in a financial services division in the Western Cape highlighted that talented staff were resigning and additional findings from exit interview data, revealed that many of the exiting staff expressed that they would return to the organisation if the right opportunity was available in the future. Based on these inputs, it was decided to examine the relationship between intention to quit and organisational commitment in that same financial services division in the Western Cape. In addition it was also decided to examine the relationship that organisational commitment and intention to quit have with respect to certain biographical factors (age, tenure, gender, marital status, staff with dependants and job status).



A large body of research on staff turnover reported that intention to quit is one of the key predictor's to staff turnover. Organisational commitment as topic of research is reported to being one of the most researched topics within organisations. Meyer and Allen have researched this topic based on a number of different perspectives and they reported that organisational commitment comprises of three distinctive forms of behaviour, i.e. emotional attachment with an organisation, cost benefits with respect to staying with an organisation, and having a duty or obligation to remain with an organisation. All of which are valuable behaviours with respect to the challenge of organisations to retain talented staff.

When the study was undertaken, it used a quantitative, cross-sectional, non-probability convenience sampling method to measure the relationship between organizational commitment and intention to quit. The sample group (N =120) consisted of permanent male and female financial services staff members, extending across different occupational categories inter alia: Actuaries, Occupational Therapist, Underwriters, Administrators, Managers and Accountants. To enable statistical analysis and verification, a biographical questionnaire, organizational commitment questionnaire and turnover intention questionnaire was administered to gather data.



Consent for the research study was obtained from the divisional executive of the financial services division being researched and all ethical factors were clarified. All potential participants were engaged in a divisional communication session where participation was advised to be voluntary and anonymity and confidentiality was assured. The results of the study revealed that there was no statically significant relationship between intention to quit and organisational commitment but a statically significant relationship between organisational commitment and age, tenure, marital status and staff with dependants respectively were revealed. Further to that, a statistically significant relationship between intention to quit and age, tenure, marital status was also revealed. Therefore, based on the understanding gained, and the relationship it had with respect to the biographical factors used in the study, it presents organisations with the insight and opportunity to better retain staff. Clear understandings of the limitations of the findings presented are also discussed and additional recommendations for future research are also provided.

Key words:

Organisational Employee Surveys

Employee behaviours

Talented staff

Staff turnover

Intention to Quit

Organizational commitment

Affective commitment

Continuance commitment

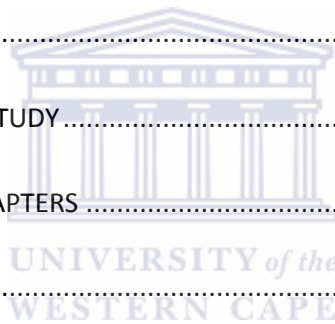
Normative commitment

Staff retention



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CHAPTER 1

INTRODUCTION

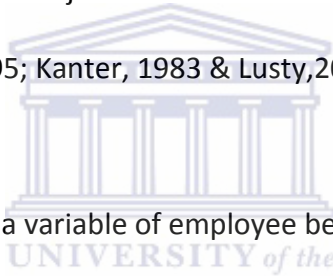
1.1 INTRODUCTION TO THE TOPIC

Many organisations make use of organisational behaviour surveys to diagnose their environment and through this research method are able to identify key areas of concern or problems with employee behaviour (Burke, 1995; Church, Margiloff & Coruzzi, 1995). Research has shown that surveys can successfully identify problem areas, enabling organisational leaders and human resources functions to formulate change interventions to address these problems (Goldstein & Burke, 1991; Kanter, 1983; Lusty, 2007).

Organisational behaviour surveys as a diagnostic model are intended to help and enable the organisational management team and the human resources function to (Burke, 1994):


- categorize data about the organisation;
- enhance understanding about organisational problems;
- interpret data systematically;
- provide appropriate change strategies.

The objective of most organisational behaviour surveys has been to delve into the status of employee behaviours or attitudes, for variables like organisational commitment, withdrawal behaviours and job satisfaction. In conjunction with employee behaviour, other dimensions are also included to enable the cross-sectional analysis. This makes the enquiry with respect to staff more meaningful and enables the organisation to formulate a change management strategy that is specific. One such dimension is biographical or personal information which include gender, age, marital status, job description, level of work, qualifications and length of service. The dimensions within surveys can vary for different organisations, since each survey is structured based on the objective of the research in a particular organisation (Burke, 1995; Church et al., 1995; Kanter, 1983 & Lusty, 2007).



Organisational commitment as a variable of employee behaviour is one of the most researched topics within organisations, since most organisations are always seeking to better understand how to enable high commitment in staff. This is because studies have shown that organisational commitment results in valuable effects like employee motivation and retention, organisational citizenship behaviour and productivity (Kwon & Banks, 2004). By understanding levels of commitment in an organisation, leaders will be better equipped to proactively address adverse effects like employee turnover, disengagement, absenteeism and other negative implications of low organisational commitment (Yousef, 2000). Addae, Parboteeah and Evyan (2006) further stated that based on much research, organisational commitment has a strong relationship with turnover intention and job satisfaction in the workplace.

With economic factors and organisational longevity being a growing concern the need to have a highly skilled workforce in place provides organisations with the competitive advantage that differentiates their product from that of other organisations. It is therefore imperative that organisations are proactive in identifying the factors that could facilitate retention and that is best done through establishing what will influence the staff's intention to quit or leave the organisation. Another factor is the cost of turnover, since it has raised the red flag for organisations to investigate what compels or triggers staff to consider quitting from their organisations (Rosse & Noel, 1996).



Factors like turnover, absenteeism and disengagement are all withdrawal behaviours in the workplace, and based on research are defined as behaviours involving physical withdrawal from the workplace. There are two types of employee turnover in an organisation - voluntary and involuntary turnover. Organisations are trying to gain knowledge and understanding of what causes voluntary turnover, since involuntary turnover results from strategic action taken by the organisation (Hom & Griffeth, 1995; Lee & Mauer, 1997).

1.2 MOTIVATION FOR THE STUDY

Within the head office of the Division of a Financial Service Company in the Western Cape - where this study was undertaken - an organisational employee behaviour survey identified that turnover of talented staff was the most critical problem area that needed to be addressed. In

addition, factors related to commitment were also listed and research has shown that a relationship exists between these two constructs. As the organisational employee behaviour survey is designed to reflect the views of the employee; it was acknowledged that there is a need to understand if there is a relationship between the intention for staff to quit and their commitment levels. Any findings with respect to this relationship would be significant, in that they would facilitate the formulation of a strategy to address the problem. Taking cognizance of the organisational employee behaviour survey's findings, the leadership team of the division supported the research to be conducted amongst its staff.

1.4 AIM FOR RESEARCH




The research is going to explore if there is a notable relationship that exists between organisational commitment and intention to quit. It will also evaluate if there is a relationship between either organisational commitment and intention to quit and biographical factors like gender, age, marital status, role and family responsibilities.

1.5 RESEARCH OBJECTIVES

The objectives of the research will be reached through the application of sound research methodology within a financial services division in the Western Cape. The following will be confirmed or established:

- ❖ Does a relationship exist between organisational commitment and intention to quit?
- ❖ Does organisational commitment have an influence on intention to quit?
- ❖ Does a relationship exist between organisational commitment and specific biographical factors?
- ❖ Do specific biographical factors have an influence on organisational commitment?
- ❖ Does a relationship exist between intention to quit and specific biographical factors?
- ❖ Do specific biographical factors have an influence on intention to quit?

1.6 HYPOTHESIS



The following hypotheses will present the relationship between specific biographical factors and Intention to Quit as well as Organisational Commitment. These hypotheses will be investigating staff in a division of a financial service organisation in Western Cape. Where the biographical factors are age, marital status, tenure, type of job and family responsibility, as well as organisational commitment:

Hypothesis 1

There is a statistically significant relationship between organisational commitment and intention to quit in a division in a financial service organisation in the Western Cape.

Hypothesis 2

There is a statistically significant relationship between organisational commitment and age in the study in a division of a financial service organisation in the Western Cape.

Hypothesis 3

There is a statistically significant relationship between organisational commitment and tenure in the study in a division of a financial service organisation in the Western Cape.

Hypothesis 4

There is a statistically significant relationship between organisational commitment and gender in the study in a division of a financial service organisation in the Western Cape.

Hypothesis 5

There is a statistically significant relationship between organisational commitment and marital status in the study in a division of a financial service organisation in the Western Cape.



Hypothesis 6

There is a statistically significant relationship between organisational commitment and staff with dependants in the study in a division of a financial service organisation in the Western Cape.

Hypothesis 7

There is a statistically significant relationship between organisational commitment and job status in the study in a division of a financial service organisation in the Western Cape.

Hypothesis 8

There is a statistically significant relationship between intention to quit and the age in the study in a division of a financial service organisation in the Western Cape.

Hypothesis 9

There is a statistically significant relationship between intention to quit and the gender in the study in a division of a financial service organisation in the Western Cape.

Hypothesis 10

There is a statistically significant relationship between intention to quit and the marital status in the study in a division of a financial service organisation in the Western Cape.



Hypothesis 11

There is a statistically significant relationship between intention to quit and the tenure in the study in a division of a financial service organisation in the Western Cape.

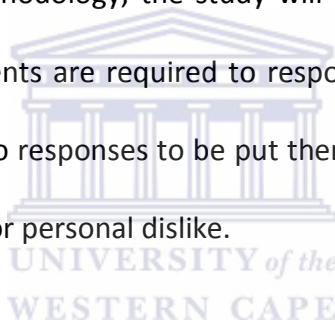
1.7 LIMITATIONS OF THE STUDY

The research sample consists of financial services full time staff in a division within a financial service organisation in the Western Cape. As the sample only consists of staff in one division and is further restricted to only a financial services organisation in Western Cape, the findings

of the study will not be generalized. This will result in the study being deficient in external validity and not being representative of the full population.

Occupation as a biographical factor of the study only investigates the occupations that are represented with the research sample, which will further impact on the generalizability of the study and the ability to compare it to other divisions or organisations with different occupations represented.

With respect to the research methodology, the study will make use of self-report measures. This could cause bias as respondents are required to respond about themselves and creating the opportunity for respondents to responses to be put them in a favorable light or potentially skew the finding due to sabotage or personal dislike.



1.8 OVERVIEW OF THE CHAPTERS

This research paper will be discussing the chapter as follows:

Chapter 2: Presents a detailed literature review of organisational commitment and intention to quit, as the constructs of the study. It further discussed the relationship and influences of the biographical factors with respect to the two key constructs of the study. The results reported on research done with respect to these constructs will contribute towards building a sound argument in establishing the influences and relationship as stated in the problem statement.

Chapter 3: Presents the research methodology, including the research design, the data collection methods and the statistical techniques used to investigate and analyze the research problem. Also discussed are the research tools used and their validity and reliability with respect to enabling the study findings.

Chapter 4: Provides detailed findings on the research based on the data collected, and presents interpretation of the data with respect to the hypotheses identified.

Chapter 5: A discussion of the findings of the research done and the implications identified. Recommendations for future research are made based on the limitations noted, and possible enhancements are also documented.



CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

Organisations today are faced with the grave challenge of managing cost, to ensure that they remain sustainable and profitable. It has been stated that the loss of talented staff in an organisation is one of the larger cost implications that they need to address (Mullin, 2005). In a report published by Morton (2004, p. 6), talent is defined as “individuals who have the capability to make a significant difference to the current and future performance of the company”. According to Larkey and Morrill (1995) and Pfeffer (2001), talented staff in an organisation play a pivotal role, because they have all the appropriate skills, abilities, attitude and drive that are needed to keep the organisation high-performing.

Mullin (2005) and Johnson, Griffeth and Griffin (2000) believe that it is the loss of investment in talented staff that impacts the bottom-line of the organisation. The loss of investment lies in the indirect cost incurred, and this is based on the services and support that the human resources management (HRM) function provides business organisations.

The sourcing and selection function offered by HRM facilitates the acquisition of talented staff, and results in a number of cost-incurring activities like advertising, interviewing, psychometric

and behavioral assessments, referencing and business orientation. In addition, it is initiatives like training and development and business socialization, which are investments made to ensure that the newly appointed talented staff in the organisation - and those currently within the organisation - are effective in their jobs. To ensure the retention of the organisation's talented staff, further investments are made through reward and recognition, job profiling, career management, and climate and change management initiatives, all of which are cost incurring initiatives (Mullin, 2005; Johnson, Griffeth & Griffin, 2000).

The HRM functions enable the business to own and drive the retention of staff by constantly addressing the issue as a critical and strategic cost-saving focus, because of the economic downturn and organisational sustainability risks if important staff should leave. By diagnosing the behaviour of staff in an organisation, business leaders would be better equipped to address concerns that influence how effectively they retain skilled and talented staff. Employee behaviour relative to the HRM function comprises a range of variables; from how organisations drive the retention of skilled and talented staff, to the significance and role of organisational commitment, the value of job satisfaction, the return on employee engagement, and pro-active management of turnover intentions and absenteeism (Gerhart, 1990; Mir, Mir & Mosca, 2002; Steel, 2003; Camilleri, 2002).

This study undertakes to establish the relationship between intention to quit and organisational commitment. This relates to findings that were extracted from an organisational climate and culture survey that was done to assess and evaluate the current moral and perception of

culture for all staff in the sample used in this study. The findings suggested firstly that that turnover of talented staff was a critical concern, and this in turn impacted the commitment levels of staff. The intensity of this problem within organisations is still being studied. This is because the critical issue around staff turnover is not primarily about how many staff leave, but rather the performance and replaceability of those who leave versus those who stay (Blau & Boal, 1987; Dahlk; 1996).

This chapter reviews the literature on organisational commitment and intention to quit as the constructs for the research being undertaken. First, there will be the definition, antecedents and consequences of organisational commitment. Following on after that, will be a view of what factors influence turnover, since intention to quit is a gauge of organisational withdrawal and thus a strong predictor of actual turnover. Finally the impact of intention to quit is reviewed.



2.2 ORGANISATIONAL COMMITMENT

Organisational commitment is an area of research that continues to be enigmatic with regards to employee retention. For this reason, it has been given a lot of attention in the fields of organisational and industrial psychology (Camilleri, 2002; Young, Worchel & Woehr, 1998). It has been extensively researched, and interest in it continues to grow. This is because organisations have realized that through understanding commitment levels of staff in their particular organisation, they can assist staff to better facilitate productivity, and also reduce

employee turnover (Blau & Boal, 1987; Dahlke, 1996; Gautam, Van Dick, Wagner, Upadhyay & Davis, 2005; Sirkorsa -Simmons, 2005; Steel, 2003).

The literature recommends further research on commitment levels and other employee behaviours, in order to better diagnose the problem (Gerhart, 1990; Marchiori & Henkin, 2004; Mir, Mir & Mosca, 2002). A better understanding of the problem can enable organisations to achieve higher degrees of success with the retention of talented staff. Mathieu and Zajac (1990) believe that if organisational commitment is low amongst staff, then absenteeism and turnover will be high.

2.2.1 DEFINITION OF ORGANISATIONAL COMMITMENT



Organisational commitment is a behaviour demonstrated by staff with a strong association and attachment to an organisation (Mowday, Porter & Steers, 1982). There are a number of definitions for organisational commitment, but all consider that it elicits citizenship behaviour and a sense of loyalty to the goals or the values of the organisation (Buchanan, 1974; Hrebiniak & Alutto, 1972; O'reilly & Chatman, 1986; Wiener, 1982). Staff demonstrating organisational citizenship behaviour have a strong sense of organisational purpose and delivery.

Organisational citizenship behaviour occurs when individuals in an organisation are allegiant and loyal to it, and this is based on their self motivation.

Meyer, Allen and Smith (1993) went as far as saying that organisational commitment is a psychological relationship that an employee has with an organisation. Moorhead and Griffen (1992) and Young et al. (1998) added that because of the emotions involved in a relationship of this nature, staff that are committed and invested in the organisation's values, goals and products will have a high sense of dedication and perseverance with respect to the organisation. In support of this, Riggio (2002) explained that it is the emotional and psychological factors in organisational commitment that contribute to the intention to quit, since the intention is the plan or consideration to leave the relationship behind.

Meyer and Allen (1991) have provided researchers with a theory about organisational commitment that defines it within three forms of commitment. These are affective commitment, continuance commitment and normative commitment.



2.2.1.1 AFFECTIVE COMMITMENT

Affective behaviour occurs when staff are committed to an organisation because they identify with it to such a degree, that they have high levels of involvement and emotional attachment to it (Meyer, Allen & Smith, 1993). Jaros, Jermier, Koehler and Sincich (1993), Heery and Noon (2001), And Meyer and Allen (1991), further stated that affective commitment is the most researched form of commitment with respect to staff in organisations. They consider that usually where affective commitment is present, there is alignment between the organisation's

staff and goals - so much so that the staff internalize the role they play in the organisation's success.

Meyer, Allen and Smith (1993) further reported that affective commitment comprises three dimensions: emotional attachment, identification with the organisation, and an employee's need to sustain a relationship with the organisation. Meyer and Herscovitch (2001) reported that affective commitment correlates strongly with a number of employee behaviours, one of which is the turnover intentions of staff.

2.2.1.2 CONTINUANCE COMMITMENT



Continuance commitment is more cognitive in nature, as it refers to the recognition that is demonstrated by staff with respect to the cost of leaving an organisation. Due to the awareness of this cost, staff are better able to evaluate the benefits of staying with the organisation, and this potentially results in a win-win situation for both staff and the organisation. Staff that stay have security, retention of income and benefits, and in turn the organisation retains their skills and abilities (Meyer & Allen, 1991). Heery and Noon (2001) define continuance commitment as when staff remain committed to an organisation because they understand that the benefit to staying outweighs the consideration of leaving.

Meyer and Allen (1991) consider that there are two dimensions contributing towards continuance commitment - investment and alternatives. Investment would refer to any activity

or stake that the employee has made, that he or she feels should produce a return if staff stay with the organisation. This could include time, effort, money, pension plans, work relationships and skills specific to the organisation. The alternative would be the choice to stay based on the calculation of the risks of change versus the benefit of remaining with the organisation.

Continuance commitment has a strong relationship with the intention to quit, as it is the one form of commitment that evaluates the reasons for staying or leaving.

2.2.1.3 NORMATIVE COMMITMENT

Normative commitment is the third form of organisational commitment, and according to Meyer and Allen (1991), it occurs when staff remain with an organisation because of a feeling of obligation or even indebtedness. Wiener (1982) and Randall and Cote (1990) stated further that this form of commitment is motivated by morals or honour, and suggest that it could be due to investment made by the organisation in the form of employee training, development, socialization and engagement. On the other hand, Meyer and Allen (1997) believe that normative commitment is due to the strong congruence between the individual's and the organisation's values - so much so, that the individual cannot imagine leaving the organisation behind.

Meyer and Allen (1997) state that because of the complex nature of human beings and the multi-dimensionality of organisational commitment, staff will display a varying combination of

affective, continuance and normative commitment. For example, staff could be motivated and therefore committed to an organisation, due to both continuance and normative variables. This would be because staff who stay, could feel that all the investment made in them by their organisation is not only due to obligation, but also because they have invested in building a career, whilst being developed by the organisation. They may also feel that the benefit of staying outweighs the consideration to start over in another organisation.

2.3 THE ANTECEDENTS OF ORGANISATIONAL COMMITMENT

According to Mowday et al. (1982), there are a number of precursors that can influence the commitment levels of staff within an organisation, and these can be categorized as personal factors, role-related factors or work-experience factors.



2.3.1 PERSONAL FACTORS

These are factors like age, length of service, gender and marital status. They are variables that influence the specific view of staff with respect to the elements that motivate and drive them (Mowday et al., 1982).

2.3.1.1 AGE

Based on several authors, it has been reported that age has frequently been found to be positively correlated to organisational commitment (Lok & Crawford, 2001; Mowday et al., 1982; Rowden, 2000). One study found that there is a relationship between age, tenure and commitment. The study also showed that older staff in the researched organisation tended to have longer tenure, and because of this they remained committed due to continuance and normative commitment (Kalderberg, Becker & Zvonkovic, 1995).

Cramer (1993), Lok and Crawford (1999), Loscocco (1990), Luthans (1992), Meyer and Allen (1997), and Mowday et al. (1982), all report that younger staff tend to favour progression and mobility, because their commitment-driver is to self and therefore value fast-tracked career growth and financial benefits. Kalderberg, Becker and Zvonkovic (1995) implied that older staff tend to make their employer their “family”, thus strengthening loyalty and decreasing the possibility of them leaving, as they will not see the benefit of finding an alternative to where they are comfortable and happy. This view is supported by Parasumman and Nachman (1995) cited in Rowden (2000), who consider that age is a key determinant of organisational commitment.

2.3.1.2 TENURE

Tenure is defined as the years of service or employment history that an employee has had with an organisation (Oshagbemi, 2003). Based on a number of studies, it has been confirmed that tenure and organisational commitment have a strong correlation (Kushman, 1992; Mathieu & Zajac, 1990; Meyer & Allen, 1997; Sheldon, 1971). This is due to the psychological connection formed with the organisation, as there is a history or a relationship that has been established over time.

Sekaran (2000) stated further that tenure also reinforces status and prestige, as staff with longer length of service tend to know more about the organisation and the people in it, which develops a sense of purpose in them. If they were to leave and join a new organisation, they would lose that feeling of purpose. Meyer and Allen (1997) suggested that a positive relationship between organisational commitment and tenure might simply be because uncommitted staff leave an organisation and only those with a high commitment remain.

Other researchers have found that sometimes there is no correlation between organisational commitment and tenure (Caldwell, Chatman & O'reilly, 1990; Cohen & Lowenberg, 1990; Ferris & Aranya, 1983; Meyer, Paunonen, Gallatry, Goffin & Jackson, 1989). However, such findings will have been influenced by the sample used. Thus, to better understand the nature of the relationship, the result will need to be considered relative to other variables.

Mowday et al. (1982) reported that when employee commitment is high, it results in organisations retaining staff for long periods of time. Based on some convergent studies, a view was developed that even though commitment is positively correlated with intention to quit and tenure (Kushman, 1992; Mathieu & Zajac, 1990; Meyer & Allen, 1997; Sheldon, 1971), tenure and intention to quit are negatively correlated with each other (Igbaria & Greenhouse, 1992). This will be discussed further later in this chapter.

According to Knoop (1995), cited in Lowe and Barnes (2002), in a study conducted amongst 171 nurses, it was discovered that these nurses remained committed to their employer due to their commitment to the profession and the value of their role, and not necessarily because of the hospital they were employed with. This supports Farkas and Tettick (1989), cited in Lowe and Barnes (2002), who stated that staff have different reasons for staying long periods with an organisation - but the key finding is that they are committed to something that the organisation represents.

2.3.1.3 GENDER

Gender in the workplace has been found to be negatively correlated with organisational commitment (Billingsley & Cross, 1992; Caruana & Calleya, 1998; Kinnear, 1999; Kinnear & Sutherland, 2000; Ngo & Tsang, 1998; Wahn, 1998). Aven, Parker and Mcevoy (1993) reported a positive relationship between organisational commitment and gender, with a mean

correlation coefficient of .02, although further research is needed to confirm the finding as the mean score suggesting a positive relationship is very low.

Mathieu and Zajac (1990) and Grusky (1966), cited in Maxwell and Steele (2003) also suggested a weak correlation between organisational commitment and gender, but proposed that gender could influence how staff could view their membership in the organisation and their attitude towards the organisation's values and practices. Korabik and Rosin, 1995; Lewis and Park, (1989) added that women frequently experience barriers to securing desired appointments due to family responsibility factors and legacy issues relating to jobs that are apparently gender-specific. When married women exhibited higher levels of commitment than married men it was based on a broad range of reasons and one specific reason is when their organisation of employment places importance on and access to critical factors like flexibility at work and benefits that enable a sound balance between work and family (wahn, 1998).

2.3.1.4 MARITAL STATUS

Research confirms a strong correlation between marital status and organisational commitment - family responsibility is an influencing factor that contributes to how strong the correlation is (Kacmar, Carlson & Brymer, 1999; Mathieu & Zajac, 1990). Hrebiniak and Alutto (1972) reported that single staff are more open to mobility between different organisations or departments within an organisation, as they have low continuance commitment.

Due to factors like benefits, working conditions and flexibility, staff that were married or were separated - but with family responsibility - did evaluate the cost of leaving, as it does impact on how they sustained their family responsibilities (Wahn, 1998). It appeared that commitment and marital status were positively correlated when the reasons for commitment are due to the circumstances of the individual with respect to their responsibilities - to either a spouse or a dependent (Kacmar et al., 1999). Other reports recognise that a correlation is due to the absence of or low levels of organisational commitment, that are in place when family responsibility is low and ambition is high (Hrebiniak & Alutto, 1972).

2.3.2 ROLE-RELATED DETERMINANTS



According to Mowday et al. (1982), another category of determinants that contribute to organisational commitment are role-related factors. These determinants include organisational dependability, role conflict, role ambiguity, job scope, job level, job security, promotion opportunities, and pay and empowerment.

2.3.2.1 ORGANISATIONAL DEPENDABILITY

When staff feel that an organisation is trustworthy and reliable, they are confirming organisational dependability, and when this is in place it means that staff have faith in what the organisation represents or has to offer them. It has also been shown that there is a positive correlation between organisational dependability and organisational commitment (Mowday et

al., 1982). Hrebiniak and Alutto (1972), cited in Maxwell and Steele (2003) and Pasewark and Strawser (1996), stated that this is because the higher the levels of trust and reliance, the higher the levels of commitment will be. Thus trust and dependability within a relationship will cause staff to have a high level of focus and dedication to the organisation and its goals and values.

2.3.2.2 ROLE CONFLICT

Many staff deal with conflicting responsibilities or functions that they perform, as the concept of a role in the context of industrial psychology and social science makes reference to the broader term. A working professional woman, who is also a mother, could experience daily conflict because her role as a mother is constantly conflicting with the requirements of her role within the organisation. This is because the demand to focus on both adds conflict. Studies have shown that there is no correlation between role conflict and organisational commitment, but if there is an opportunity to reduce the conflict, that may cause staff to consider changing their employer (Anderson, Litzenberger & Plecas, 2002; Boshoff, Hoole & Owen, 2002; Jaros, Jermier, Koehler & Sincich, 1993; Meyer & Allen, 1997; Mowday Et Al., 1982).

2.3.2.3 ROLE AMBIGUITY

It has been reported that role ambiguity and organisational commitment do not have a positive correlation, but there is a positive correlation with intention to quit (Anderson et al., 2002;

Boshoff & Mels, 1995; Mowday et al., 1982). Role ambiguity occurs when staff are unclear about their role or how it contributes to the outcome of the organisation. With respect to organisational commitment, there are no impacts, but based on the consequences of role ambiguity - which are emotions like disengagement, stress and frustration - it could elicit intention to quit and ultimately result in turnover. Lack of role clarity tends to reduce an employee's commitment and satisfaction with what they do or contribute towards the organisation. If this is not effectively managed, it could result in staff looking for employment opportunities in other divisions in an organisation, or more importantly with competitor organisations (Anderson et al., 2002; Camilleri, 2002; Meyer & Allen, 1997).

2.3.2.4 JOB SCOPE



Maxwell & Steele (2003) reported that when staff feel that their purpose or value grows in an organisation, then they are more committed to the organisation, as their involvement in it enables its success, as well as enriching the work which they do. Allen and Meyer (1990), Steers (1977), Steers, Beyer and Trice (1978) all supported this view, as they contended that when staff have scope about what they do, then their commitment is higher. Mowday et al. (1982) reported that increased job scope results in staff experiencing more challenge and responsibility, thereby making them more committed. Steers et al. (1978) reported that organisations must be careful when using job scope to enable commitment and retention, as job scope increases the workload of staff. If organisations apply this incorrectly, it may be more

damaging because it could decrease commitment levels of staff or even prompt them to explore finding alternative employment.

2.3.2.5 JOB LEVEL

For an organisation to be successful and operationally effective, the staff within it need to operate at different levels, to ensure that every level of work gets done. Thus staff operating at different levels of work, and are therefore in turn rewarded and recognised differently, as their impact on the organisation is different.

As reported by Aryee and Heng (1990) and Lowe and Barnes (2002), there was a positive correlation between job level and organisational commitment. This is because staff at a more senior level receive higher remuneration and benefits, which in turn results in higher commitment to the organisation due to continuance commitment factors. Mowday et al. (1982), however, highlighted two studies that reported no relationship between occupational levels of staff and organisational commitment. This is because the occupational level of staff may be recognized and rewarded differently based the nature of what the organisation deems to key to retain and that could be other more critical dimensions in the job and the individual in the job.

Lowe and Barnes (2002) conducted a study with fire fighters and found that when the level of work of the fire fighters was viewed positively, they viewed the organisation favorably and even

marketed it to others favorably. This confirmed a positive relationship between organisational commitment and levels of work.

2.3.2.6 JOB SECURITY

Due to economic or social factors, job security is a real concern for any staff member, and a positive correlation between job security and organisational commitment has been reported.

When an organisation is unable to assure staff of job security, this results in staff reviewing alternatives, to enable more security, and with the right opportunity staff could consequently consider quitting for better prospects (Bansal, Mendelson & Sharma, 2001; Hallier & Lyon, 1996; Ashford, Lee & Bobko, 1989).



The concept of job security provides staff with considerable assurance that they will not be laid off, especially during an economic crisis (Bansal et al., 2001). Ashford et al. (1989) stated that the perception exists that staff with low levels of job security could experience low levels of organisational commitment. Research in a number of organisations in the United Arab Emirates has shown a positive correlation of ($r = .53$; $p < .0001$) between satisfaction with organisational commitment and job security. This confirms that when staff are assured of employment security in an organisation, commitment increases and the possibilities of seeking alternative employment decrease (Yousef, 1998).

2.3.2.7 PROMOTION OPPORTUNITIES

Progression within an organisation is a tool for attracting staff (Jaramillo, Nixon & Sams, 2005). When staff in an organisation have promotion opportunities, they feel that the organisation is investing in them, making their experience normative commitment. Numerous studies imply that organisational commitment and role progress are positively correlated, since staff tend to remain committed if they believe that the organisation investing in them and giving them enriching and evolving responsibilities (Brewer & Hensher, 1998; Kallenberg & Mastekaasa, 1994; Snell & Dean, 1992).



Promotion opportunities also motivate current staff, and this drives high performance staff as they continuously aim to grow their abilities and contribution. This increased their affective commitment and decreased any drive to find alternative employment opportunities (Gaertner & Nollen, 1989; Hay, 2002; Boshoff, Van Wyk, Hoole & Owen, 2002).

2.3.2.8 PAY FOR PERFORMANCE

When staff feel that they are happy and content with their pay, this is termed pay satisfaction (Miceli & Lane, 1991 cited in Lum, Kervin, Clark, Reid & Sirola, 1998). In most research where organisational commitment and pay are examined with respect to influence and relationship, a strong correlation is usually reported (Arnolds & Boshoff, 2004; Kinnear & Sutherland, 2000). Mottaz (1989), cited in Arnolds and Boshoff (2004), supported the view that financial reward

was a key determinant of organisational commitment. Oliver (1990) also reported that for staff who earned a salary which was viewed as positive to staff on all levels of work or occupations, higher organisational commitment was demonstrated. Arnolds and Boshoff (2004) and Kinnear and Sutherland (2000) agreed that people are more committed to their organisation when they are rewarded well and recognised accordingly.

Pay is considered to be the measure of worth an employee attaches to themselves, as there is a view that staff compare themselves to other staff who earn more pay for the same contribution, skill and attitude (Nel, Van Wyk, Haasbroek, Schultz, Sono & Werner, 2004).

Lemons and Jones (2001) reported that when staff are paid fairly and equitably, they display high levels of organisational commitment, which in turn results in the retention of high performance staff. A study done on 211 full-time staff in an organisation in Hong Kong, demonstrated a positive correlation between pay for performance and commitment, since the staff displayed low searching behaviour in cases where the pay they received was competitive to pay in the market-place (Tang, Furnham & Davis, 2003). Arnold and Davey (1999) also found a positive correlation between pay and commitment to an organisation.

A negative correlation between pay and commitment has also been reported, and this was due to drivers or predictors that was perceived to be more important, and these factors influenced the commitment of the staff (Gallie & White, 1990 Cited In Nijhof, De Jong & Beukhof, 1998; Brooks 2002).

2.3.3 WORK EXPERIENCE DETERMINANTS

Within the workplace, commitment can be determined based on a number of factors, considering that how staff experience their work, determines how committed they are (Loscocco, 1989 cited in Awamleh, 1996). Mowday et al. (1982) agreed, and suggested that some of the work experience determinants are co-workers, incentives, personal importance to the organisation, and the fulfillment of expectations.

2.3.3.1 CO-WORKERS

In organisations where there is a good employment relationship culture embedded in the organisations' culture it results in co-workers demonstrating behaviours of trust, loyalty and camaraderie. This has been reported to be the basis for staff to be more motivated to remain with the organisation and further could result in facilitating high levels of organisational commitment (Aryee & Heng, 1990; Brewer & Hensher, 1998; Kreitner & Kinicki, 2001).

Dunham, Grube and Castanada (1994) also reported that the behaviour demonstrated by staffs who are highly motivated are demonstrating normative commitment, where Kinnear and Sutherland (2000) based on their research goes as far as to report that for some staff members there is strong need to be associated with their peers and if this is present in organisation this will enable high organisational commitment.

The shortcoming in regards to this area of study is that very limited research is available to provide the needed findings to support that there is a relationship between co-worker and organisational commitment (Raabe & Beehr, 2003).

2.3.3.2 INCENTIVES

Organisations have successfully used incentives like a competitive salary, gain share, bonuses and promotions to retain and enhance organisational commitment in staff (Pfeffer, 1995).

Grusky (1966), cited in Maxwell and Steele (2003), stated that if an employee was incentivised for work performance and value to the organisation through a promotion - the commitment from the employee is higher.



In a study done within a manufacturing organisation between 250 staff members, a positive correlation ($r = .56, p < .01$) was reported between commitment from the staff and when incentives are received from the organisation (Oliver, 1990). Buchko (1993) found that organisations experience low turnover of staff when they focused their total labour cost strategy to include high quality incentive structures. This further results in higher continuance commitment because the staff in the organisation become invested in the need for the incentive, making it mutually beneficial for them to stay.

Farrell and Rusbult's (1981) theory, cited in Dixon, Cunningham, Sagas, Turner And Kent (2005), describes reward as a mechanism of enhancing commitment if used correctly. Reward has been

traditionally been perceived as an indicator that influences organisational commitment. When the work experiences of staff are rewarded well it has been reported to enhanced commitment and the inverse affect results when reward is low or disputed. It can be mapped out as a process based on reports (Buchanan, 1974; Meyer & Allen, 1998; Steers, 1977; Vandenberghe, Bentein & Stinglhamber, 2004). The process is:

1. The organisation meets employee needs
2. Because those needs are met, staff perceive a favourable exchange relationship with the organisation
3. The staff become favourably disposed toward the organisation
4. The staff therefore become more committed to the organisation




2.3.3.3 PERSONAL IMPORTANCE TO THE ORGANISATION

Mowday et al. (1982) reported that when staff feel that their contribution is significant to the organisation, this results in them having a high level of commitment to sustain the importance and the perceived value of their importance in the organisation.

When staff are needed or feel they are significant, they are highly motivated to drive the strategic objectives of an organisation (Maxwell & Steele, 2003). Where this is the case, it is addressed through the concept of “levels of work” in organisations, which is basically when

organisations cluster the importance of the role and its influence to the system in different levels (Dell & Hickey, 2002; Hunter, Schmidt & Judiesch, 1990).

Most staff in strategic roles have higher commitment, as they are empowered and are perceived to be an important part of the organisation (Spector & Jex, 1991). However, with operational staff, there is a constant need to be wary of down-sizing and redundancies, but here personal ambition and attitude have been shown to influence these staff to have higher levels of commitment than those who are of importance to an organisation (Kransdorff, 1996; Stewart, 1997).



Manager interactions can provide the validation of importance. Gibbons (2006, p. 6) stated that “emotional drivers such as one’s relationship with one’s manager and pride in one’s work had four times greater impact on discretionary work effort than did the rational drivers, such as pay and benefits”. I believe there is a need for more research to better understand the relationship between personal importance and organisational commitment in an organisation.

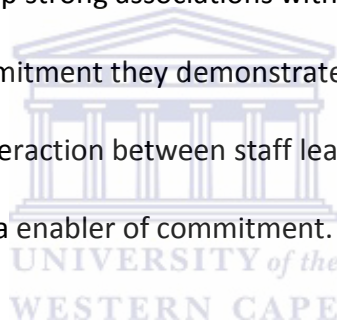
2.3.3.4 FULFILLMENT OF EMPLOYMENT EXPECTATIONS

Many organisations today rely on their external employer brand to attract talented and skilled staff, to seek work opportunities with them. Research shows that organisational commitment is directly associated with how strongly staff want to be a part of a particular organisation. When staff made the decision to join a new organisation, it is the experience in the organisation based

on peer relationship, role clarity and support, that confirmed whether the decision was the right one (Mowday et al., 1982; Holton & Russell, 1999). The inverse of this influences staff to become disengaged, and this in turn results in withdrawal behavior, which ultimately leads to seeking alternative employment.

For staff to feel that the organisation they work for is where they want to spend their core hours, depends highly on how much they enjoy the social interactions they experience.

Mowday et al. (1982) stated that the higher the degree of positive social interaction, the higher the likelihood that staff will develop strong associations with the organisation, and that this, over time will strengthen the commitment they demonstrate. According to Wech, Mossholder, Steel and Bennett (1998), good interaction between staff leads to good social involvement, and social involvement is identified as an enabler of commitment.



2.4 THE CONSEQUENCES OF ORGANISATIONAL COMMITMENT

For organisations to know what the precursors to commitment are, this construct must be given the focus required to enable the organisation to pro-actively manage how they enhance the commitment levels of staff and in turn increase the levels of retention of staff. This will aid the organisation to be sustainable and profitable (Maxwell & Steele, 2003). Katz (1964), cited in Maxwell and Steele (2003), further added that success in organisations is aided through the outputs of committed staff.

In the absence of commitment, the following factors (below) could be suggested to be a real area of focus or realignment, as they elicit consequences when it comes to the decisions or behaviour of staff in organisation.

2.4.1 JOB PERFORMANCE

Benkhoff (1997) stated that high performance is a product of ambition and drive, and that it continues to intrigue researchers with respect to its relationship with commitment. It is uncertain whether organisational commitment and performance are related, but it is believed that most committed staff demonstrate increased levels of productivity. What requires further analysis and research is whether performance is directly related to organisational commitment or potentially other factors associated with organisational commitment (Aryee & Heng, 1990; Carson, Carson, Roe, Birkenmeier & Phillips, 1999; Kreitner & Kinicki, 2001; Mowday, Porter & Dubin 1974).

Maxwell and Steele (2003) stated that high commitment in an organisation could be better understood if the organisation has good performance measures, and agreed goals are entrenched in the business. When measurement of the goals are clear, it enables high performance, thus making the work staff do meaningful to them, and high performance enables increased commitment.

2.4.2 ABSENTEEISM

Absenteeism and intention to quit are both classified as withdrawal behaviours. Withdrawal behavior is any type of behaviour that results in staff disengaging, either with respect to the satisfaction level of their jobs, or regarding commitment they have to the organisation (Hom & Kinicki, 2001; Spector & Jex, 1991).

It has been stated that absenteeism is an inverse contributor to job performance, organisational commitment and job satisfaction (Iverson & Buttigieg, 1999). Low absenteeism is inherently the case when staff are highly committed and fulfilled by the role they play in the organisation. Sometimes staff are so committed and aligned to the intent of the role they play, that they will not stay away from work when ill (Nel et al., 2004; Robbins, 1989; Van Der Merwe & Miller, 1993).



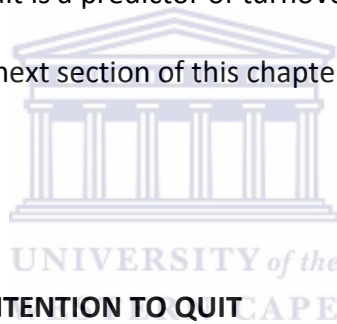
2.4.3 TURNOVER

It has discussed and agreed that when organisational commitment is high amongst staff, this results in low turnover (Hom & Kinicki, 2001; Williams & Hazer, 1986). According to Hackett, Bycio and Hausdorf (1994), there is a strong correlation between voluntary turnover and the three organisational commitment components (affective, continuance and normative). Their investigation showed a strong association between staff leaving their organisations and low

levels of organisational commitment based on affective, continuance and normative commitment factors.

Additional research reveals that organisational commitment is commonly being identified as the reason for voluntary turnover in retrospect to the view that it is job satisfaction, making organisational commitment a greater predictor for voluntary turnover (Robbins, 1989; Stumpf & Dawley, 1981; Hay, 2002).

Understanding that intention to quit is a predictor of turnover, the influencing factor that leads to turnover will be covered in the next section of this chapter, but first the impact of intention to quit is reviewed.



2.5 TURNOVER AS A RESULT OF INTENTION TO QUIT

For a while now, turnover has been a key topic of research in a number of different professional realms, i.e. psychology, sociology, economics and organisational behaviour (Williams & Hazer, 1986). According to Abassi and Hollman (2000), turnover is movement in the labour market, where staff move between organisations, and between roles within organisations and professional bodies.

Abassi and Hollman (2000) further reported that there are five factors that cause employee turnover:

- The way in which staff are acquired into the organisation
- The way staff are managed and led in the organisation
- The lack of recognition of work done and value added in the organisation
- Poor remuneration and compensation for work done and value added in the organisation
- Poor and toxic culture, practices and values demonstrated in the organisation

Movement or mobility in the labour market is classified as either voluntary or involuntary turnover. Involuntary turnover happens when the employment relationship of staff are terminated due to internal organisational decisions or reasons like performance management, retrenchment or disablement. Voluntary turnover is when the choice to terminate the employment relationship is made by the staff member themselves, and is referred to as notice or resignations. Research regarding these two classifications inferred that voluntary turnover is the type of turnover that the organisation have less control over and therefore requires it to be managed pro-actively. Intent to quit has been reported as one of the key factors that enable voluntary turnover in staff (Mobley et al., 1979; Bluedorn, 1982).

2.5.1 INTENTION TO QUIT

Parasuraman (1982) studied the nature of turnover behaviour and established that staff' behaviour can be predicted based on a number of reasons, with research supporting the notion that intention to quit is the most common behaviour that influences turnover behaviour.

Intention to quit is a key predictor, because it elicits enquiry on the part of staff members to question and rationalise why they stay, and through the searching process re-evaluate if the organisation is still suitable for them. In some cases staff perpetuate the negative characteristic within the organisation, so that it reinforces the action they take, which inevitably leads to actual employee turnover (Williams & Hazer, 1986; Blau & Boal, 1987). In other cases, staff also started to look at satisfaction in the job negatively, and then attributed their intent and the act of searching for an alternative employment relationship or opportunity, to their low level of perceived job satisfaction (Judge, 1993; Spector, 1997).

It has been reported that intention to quit, as a construct, is a critical risk within an organisation, due to the competition for skills and competence. This is because competing organisations are at risk of impacting their competitive advantage due to the loss of critically skilled staff, based on factors that elicited intention to quit and active searching behaviours in staff (Baughman, Dinardi & Holtz-Eakin, 2003; Zeffane & Gul, 1995).

2.5.2 INFLUENCING FACTORS OF TURNOVER

According to Guthrie, (2000), turnover can be categorized based on individual and organisational variables. Other research classifies it based on similar categories, but evaluated it by specifics like demographic or biographic factors, work commitment factors, organisational

climate, and the perceived level of strain due to responsibilities in the job (Mathieu & Zajac, 1990; Buchko, 1993).

2.5.2.1 INDIVIDUAL VARIABLES

When individual factors are examined with respect to turnover, it is the factors that define or characterise the individual that are reviewed in this study. The following factors were reviewed: age, tenure, gender, personality, marital status and kinship responsibility (Guthrie, 2000).

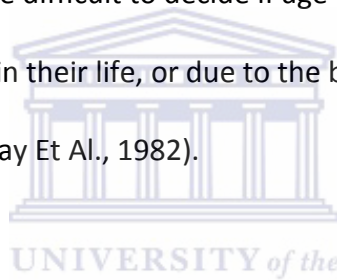
2.5.2.1.1 AGE



Within organisations, most entry-level roles are fulfilled by younger and more inexperienced staff. These individuals also tend to have lower levels of certainty regarding whether they are doing the job they want to be doing for the rest of their career. This tends to result in them having low organisational retention, since they are more focused on exploration, irrespective of the organisation they are employed with (Dornstein & Matalon, 1989; Kushman, 1992). In some cases, low family responsibility factors for younger staff enabled them to have greater capacity to focus on their careers. The perceived risk in these instances for the organisation was that due to the high career orientation of these staff members, it resulted in potentially high mobility. The risk to the organisations in these instances are further perpetuated when the staff are highly marketable because when they leave they leave a gap in terms of skills,

knowledge and experience (Kalderberg, Becker & Zvonkovic, 1995; Parasumman & Nachman, 1995, cited in Rowden, 2000)

In the case of older staff, resistance to mobility or movement in the organisation or the job market is normally high and this is due to organisational citizenship behaviour and the comfort in the routine of their lifestyle. It is reported that older staff have more at stake due to long lengths of service, which results in cumulatively greater retirement and other benefits, which would be impacted if they left the organisation before the benefits were received (Cramer, 1993; Luthans, 1992). It is therefore difficult to decide if age is a determinate or factor relating to that person at that specific age in their life, or due to the basic need of job security (Cramer, 1993; Meyer & Allen, 1997; Mowday Et Al., 1982).



It has also been reported that turnover is higher among younger staff, because age has been proven to correlate strongly with turnover, and for this reason age has been used as an indicator with respect to professional experience and turnover intentions (Chevalier & Ellison, 1999; Hom, Katerberg & Hulin, 1979).

2.5.2.1.2 GENDER

Issues of employment relating to gender has always been a keen topic, specifically in the sociology and leadership paradigms (Harisis & Kleiner, 1993; Reskin & Padavic, 1994). It is a topic of research mostly because of the inference to disparity with respect to women in

organisations, leading to high employee turnover based on low career progression, inequity in pay, and discrimination due to family responsibility (Sullivan, 1989; Hom, Katerberg & Hulin, 1979). Reskin and Padavic (1994) reported that there is a need to consider the gender of staff members in some situations, because the factors that relate to men in the workplace is different to that of women

It has also been highlighted that when men are treated differently to women because of gender, and not skills, capability and value to the organisation, it elicits intention to quit and ultimately results in turnover (Owen & Todor, 1993). Rothwell (1994) reported that when women return to the workplace after time spent fulfilling family responsibilities, they are more reliable, and retention increase for female staff when they have access to policies that are flexible and accommodating with regard to their personal circumstances. In some cases, because of the role women play outside of the workplace in terms of family responsibility, it has influenced their promotional opportunities negatively relative to those women who do not have any family responsibilities. In some progressing counties, many women have delayed their role as wife and mother, to ensure promotions and mobility is afforded to them. The key influencing factor for women in most studies is the high correlation between gender and family responsibilities, since the more their circumstances are factored into the employment relationship, the higher their level of organisational commitment and organisational retention is.

Stuart (1992) and Price (1995) reported that another factor contributing to gender and its relationship to intention to quit is the lack of career progression based on the perceived view of when a job is more appropriate to a specific gender. This induces resentment and disengagement with regards to their commitment to their organisation.

For males the factor under family responsibilities differs due to the role they play in the family unit. Their needs are job security, and based on research, this is a high predictor for organisational commitment (Gerhart , 1990; Huselid, 1995; Price, 1995).

2.5.2.1.3 MARITAL STATUS



Sager (1991) stated that marital status has a strong relationship with turnover when there are family responsibility factors present. Weisberg and Kirschenbaum (1993) and Spencer and Steers (1980) added that this is because staff are more committed to stay with an organisation when they receive the benefit of good medical benefits, salary progression, day care facilities and flexible working hours. This is because all of these factors enable staff to meet their family responsibilities.

Marital status can also be influenced by other determinants like the job or the professional role the employee undertakes in the organisation, since in specialized professions staff have high intention to quit if they have high perceived market opportunity (Karabik & Rosin, 1995;

Parasuraman, 1982). Higgins, Duxbury and Lee (1994) identified that in specialised professions there are premiums paid in the salaries of those staff members based on their skills and knowledge, and when staff, in addition to being in a specialised job have high commitment to family responsibilities, it increases their potential to quit based on marketability and premiums for skills and experience. This is because they can leverage the benefit of a higher income, back into their family responsibilities.

Parasuraman (1982) agreed that single staff with less family responsibility factors are more open to changing organisations, based on the opportunity for progression in role or salary. In some cases there are single staff that display low levels of loyalty and commitment to stay, because their organisations suppress their promotion opportunities based on their age and life experience - versus skill, knowledge and potential (Kalleberg & Mastekaasa, 1994; Karabik & Rosin, 1995; Meyer & Allen, 1997).

The logo of the University of the Western Cape is centered in the background of the text. It features a classical building facade with a pediment and columns, with the text 'UNIVERSITY of the WESTERN CAPE' overlaid in a light blue color.

2.5.2.1.4 TENURE

Van Der Merwe and Miller (1988, p. 75) stated that “separation is more likely to occur in the early weeks of employment when there is little to hold the new entrants to a working group”. The statement infers that if the relationship between new staff and the organisation is not embedded with a strong intention, new staff can easily disengage with the organisation, and this induces intention to quit behaviour and in some cases has resulted in staff turnover. When a vigorous recruitment process is followed in the pursuit to employ talented staff, it has been

the organisation with well established socialization and orientation programmes in place, that have reduced separation for new staff.

When staff assimilate well into their new work situation and their organisational norms, they have higher levels of kinship, and that also results in low turnover. Retention of talented staff can further be sustained or increased due to positive progress in the employment relationship, and alignment of history and experiences within the organisation (Williams & Hazer, 1986; Duttonet, Dukerich & Harquai , 1994).

where there are staff with long lengths of service in an organisation, turnover is low, and this is because they want to realize the return of the invested commitment they have to an organisation - through retirement and long-service benefits (Barak, Nissly & Levin, 2001).



2.5.2.2 ORGANISATIONAL VARIABLES

Within organisations the need to retain staff is also influenced by factors that exist within the organisation specific to the intention to quit. Based on research, there are two key variables to consider - the role of leadership and the significance of pay.

2.5.2.2.1 ROLE OF LEADERSHIP

The sustainability of organisations has been reported to be due to the success in the relationship between staff and their leaders (Lok & Crawford, 2004). Studies confirm that the role of supervisors' support is a determinant of intention to quit (Young et al., 1998). When the relationship between the leader and the staff member is deficient, it can contribute towards the employee feeling under-valued or not an important part of the team (Johns & Moser, 1989; Jaramillo, Nixon & Sams, 2005). Stum (1999) confirmed that when the quality of leadership is high, employee loyalty and engagement is high, and turnover levels will be low.

High levels of contribution and participation in the workplace are regarded as reflective of high employee satisfaction and fulfillment, with respect to current employment. High employee satisfaction results in low searching behaviour for alternative employment and decreased intentions to leave their current situation (Abassi & Hollman, 2000; Billingsley & Cross, 1992; Harrison & Hubbard, 1998; Mowday et al., 1982). Billingsley and Cross (1992) further identified that when the role of leadership is soundly embedded into the organisation, it contributes towards the competitive edge of organisations over their competitors.

In a study by Chiok Foong Loke (2001), it was confirmed that there are positive correlations between commitment to stay with an organisation and the role of leadership. This is achieved when the role of leaders facilitates loyalty and retention, due to alignment between staff and their leader and yield for the organisation, and this acts as a mechanism to attract the right

talent into the organisation. Through effective engagement and connections made by leaders in organisations, the levels of employee satisfaction increases, and the potential for turnover is reduced or even eliminated, due to low or no intent to quit displayed by staff (Abassi & Hollman, 2000; Harrison & Hubbard, 1998).

2.5.2.2.2 IMPORTANCE OF PAY

Hellrieogel, Jackson, Slocum, Stuade, Amos, Klopper, Louw and Oosthuizen (2004) reported that low salaries lead to absence and turnover in the workplace. This was supported by a study done by George (1989), where sales staff with low commission were found to be more prone to considering leaving the organisation for another one - where the commission opportunity held more prospects for higher pay. Pay is believed to be a variable of influence when it comes to people staying or leaving an organisation (Tang, Furnham & Davis, 2000).

Compensation systems and turnover have been much studied in the past. A study by Johnston, Parauraman, Futrell and Black (1989), showed that a lack of higher salary and role expectations, were the best predictors of turnover. Furthermore, skill-based pay systems have been found to improve employee retention, whereas group incentive plans have been associated with high turnover (Guthrie, 2000). Finally, economics research has proven that investing in pay and benefits reduces voluntary turnover (Shaw, Deliry, Jenkins & Gupta, 1998). The effect of pay systems on employee retention, depends greatly on the intrinsic needs of the specific employee, sometimes making the development of effective HR practices initially ambiguous

and/or difficult (Lum et al., 1998; Zeffane & Gul, 1995). This does not however mean that HR professionals should discount the importance of aligning pay with standardized performance.

Organisations will continue to be challenged by staff turnover, and in some cases attrition of staff is healthy for progression and growth in organisations. To ensure that talented staff are retained, it is imperative that organisations implement clear talent management strategies that enable employee satisfaction and continue to reduce intention to quit, and ultimately address the impact of turnover of talented staff (Guthrie, 2000; Shaw et al., 1998).

2.6 SUMMARY OF THE CHAPTER



In this chapter, the concept of organisational commitment was examined relative to intention to quit. Organisational commitment consists of three forms of commitment - affective, continuance and normative commitment. This construct provided the input into the literature review, with respect to the past history identified, based on personal, role-related and work determinants. Once the background was clear the consequence of organisational commitment can better managed and factored in.

Intention to quit as the related construct, is examined based on the concept of withdrawal, and it is the factors that influence intention to quit along with the strategies to address intention to quit, which was reviewed. From the literature on organisational commitment and intention to quit, these constructs are definitely key determinants for organisational success.

The next chapter will present the research methodology, including the research design, the data collection methods, and the statistical techniques used to investigate and analyse the research problem. Also discussed are the research tools used, and their validity and reliability with respect to enabling the study findings.

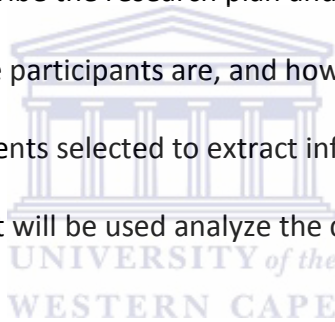


CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

With respect to the study into the postulated relationship between organisational commitment and intention to quit, the research methodology will describe how this relationship will be investigated. The chapter will describe the research plan and how it will be executed. It will also include information about who the participants are, and how they will be selected or defined. Furthermore the research instruments selected to extract information on the constructs being investigated, and the methods that will be used analyze the data, will be described.



3.2 RESEARCH DESIGN

Information will be gathered using a convenience sampling method, which will be accomplished through a non-probability sampling design (Sekaran, 2000; Leedy, 1993). This sampling method is used because the study is being undertaken in a company division where the control with respect to having a representative sample is low. Sekaran (2000) and Welman and Kruger (2001) agreed that non-probability sampling design is also used when participation in the survey by staff members is voluntary, which would increase the likelihood of the data being reflective of only the available responses. To ensure the best possible result with the survey, an

engagement session explaining the motivation for the study was conducted with participants, and all were encouraged to attend this gathering.

Non-probability sampling is usually less complicated and more cost-effective and time saving than other techniques (Sekaran, 2000). Leedy (1993) added that it is important to remember that convenience sampling is normally not representative of the full population and the results can therefore not be extrapolated to other populations and therefore will lack external validity in the case of this study.

Data will be extracted using quantitative research. The study will be executed in a cross-sectional design using questionnaires to source information regarding the construct being studied. According to Hayes (2001) there are advantages and disadvantages when using questionnaires for collecting data in a research study. The advantages are:

- The questionnaire is useful to obtain information from reasonably large groups of participants
- Large groups of participants can be assessed simultaneously and costs are relatively low
- They are quick and efficient.

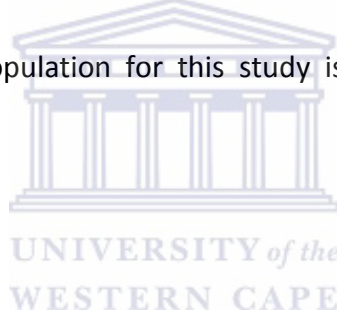
The disadvantages of using questionnaires are:

- The response rate from participants in answering the questionnaire may be low

- They are inflexible
- Information received may not be in great depth
- Participants may ignore the questionnaire or parts of it and the researcher will receive incomplete questionnaires which will have to be discarded.

3.2.1 Population

According to Neuman (2002), a research population is a specific group of people that a researcher desires to investigate to determine if the identified problem is congruent across the full group of people. The population for this study is a division in a financial services organisation in the Western Cape.



3.2.2 Sample

Sekaran (2000), reports that for research findings to be accepted, a response rate of 30% is required. This study administered 120 questionnaires across the research population using the convenience sampling methodology, and a response rate of 60% was achieved.

The sample ($n = 70$) consisted of males and females who were permanent and contract staff. They filled the following occupational categories: Actuaries, Occupational Therapists, Underwriters, Administrators, Operations Managers and Accountants. Within the research questionnaire the occupations listed above were categorized under types of jobs which are

easier to address in the organisation where the research was undertaken. This is because organisational behaviour consultants are employed to enable change management per job family and not specific occupations only. It is important to note that occupations that are more technical within the sample used are identified as critical skills and are required to be retained. This will be raised under recommendation for further research opportunities, where it should be differentiated in the study.

3.2.3 Procedure

The research study was approved by the Divisional Executive and HR Executive of the organisation. Prior to the study being undertaken an engagement session was done with the full population to clarify the motivation for the study, along with all the ethical factors regarding participation in the study. A total of 120 surveys were distributed. The survey included a Biographical Questionnaire (BQ), the Organisational Commitment Questionnaire (OCQ) and a Turnover Intention Questionnaire (TIQ). The questionnaires were administered using an online survey system that electronically collated all the responses in one database. The online process conferred a higher level of anonymity and confidentiality.

3.3 MEASURING INSTRUMENTS

Based on the method of sampling, it was identified that questionnaires were best suited to gathering the data. Questionnaires as an instrument for extracting data have been recognized

to be cost effective and straightforward to use - both for response and interpretation. The challenges with questionnaires are that participants may abort the full questionnaire when they experience challenging questions, or there may be inconclusive results because of incomplete questionnaires submitted (Weiers, 1998).

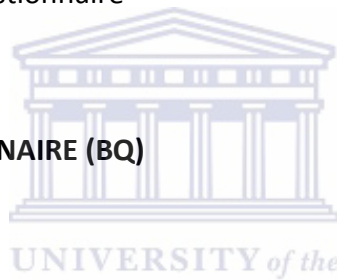
The survey questionnaires comprised three sections (Appendix C):

Section A: Biographical Questionnaire

Section B: Organisational Commitment Questionnaire

Section C: Turnover Intention Questionnaire

3.3.1 BIOGRAPHICAL QUESTIONNAIRE (BQ)



The biographical questionnaire provides the researcher with information about the respondent's age, tenure, gender, marital status, family responsibilities and occupational responsibility.

3.3.2 ORGANISATIONAL COMMITMENT QUESTIONNAIRE (OCQ)

According to Mowday et al. (1982), the OCQ is an instrument uses 15 statements with a seven (7) point Likert scale ranging from "strongly disagree, moderately disagree, slightly disagree, neither agree nor disagree, slightly agree, moderately agree to strongly agree". The objective of the questionnaire is to select the option on the likert scale that best validates the statement

with respect to the respondent. For the researcher to interpret the data the responses are calculated and a correlation coefficient is computed. To reduce response bias, a number of the questions are expressed negatively to eliminate the possibility of central bias in the response provided.

According to Nunnally (1967) and Gupta, Prizinger and Messerschmidt (1998), the OCQ is one of the most frequently used instruments in organisations and this is because it evaluates the commitment levels of staff within the organisation at the time the questionnaire is completed.

3.3.2.1 Reliability of the OCQ



The reliability of an instrument is demonstrated when the results obtained are consistent every time the instrument is used. Reliability is important because if an instrument is statically reliable, the results and proposed recommendations will hold more credibility (Foxcroft & Roodt, 2002).

According to Mowday et al. (1982), the OCQ has been determined to have internal consistency and test-retest reliability based on extensive administration across numerous private and public organisations. Internal reliability is calculated in three different ways – using coefficient alpha analysis, item analysis and factor analysis. Mowday et al. (1982) reported a coefficient alpha for the OCQ in the range of 0.82 to 0.93, with a median of 0.90. With respect to the item analysis the total score of the OCQ implied a positive relationship for each item in the questionnaire,

where the median correlation was 0.64. This suggests that all the items in the questionnaire do accurately measure the existence of organisational commitment.

Numerous studies have confirmed the reliability of this instrument. For example Kline and Russell (1998) used it with Mexican staff in manufacturing company, where the alpha coefficient was 0.82. Furthermore Goulet and Frank (2002) used it in three sectors (non-profit, profit and public), with a alpha coefficient of 0.91.

3.3.2.2 Validity of the OCQ

Foxcroft & Roodt (2002) stated that the validity of research instruments is when the instrument measures what it is intended to measure. According to Mowday et al. (1982), when looking at validity with respect to the OCQ, the convergent and predictive validity supports the instrument's legitimacy.

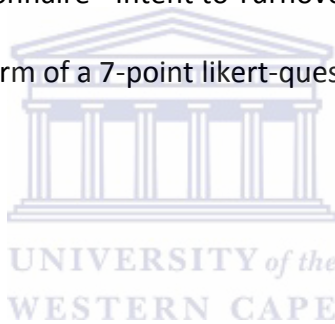
According to Mowday et al. (1982) - due to studies done across six samples - convergent validity was confirmed and one of the theories tested was the influence that organisational commitment has with respect to the participants remaining with the organisation. They showed that this was evident, suggesting a significant correlation between organisational commitment and the intention of staff to remain with the organisation.

The predictive validity of the OCQ is evaluated when looking at employee behaviours like turnover, job performance and length of service. It is because of these behaviours that the consequence of organisational commitment can be measured, since it is a product of what can be expected when staff are committed or uncommitted. (Mowday et al., 1982).

3.3.3 MEASURE OF INTENTION TO QUIT

The specific items being tested with respect to intention to quit are items from the Michigan Organisational Assessment Questionnaire - Intent to Turnover. It measure three very specific items and is administered in the form of a 7-point likert-questionnaire.

3.4 STATISTICAL TECHNIQUES



All statistical data were interpreted using the Statistical Package for the Social Sciences (SPSS). SPSS is a mathematical tool enabling researchers to compute the results of the data gathered, so that conclusions and future research can be presented and proposed. The tool assists with configuring the raw data sourced through the research instruments - into intelligence that can be used as results of the research.

3.4.1 DESCRIPTIVE STATISTICS

Neuman (2003) and Huysamen (1990) stated that descriptive statistics enable researchers to demonstrate data in a structured, accurate and summarised format, in order to make analysis and interpretation sounder. Descriptive statistics included frequency tables, percentages, measures of central tendency and dispersion, and enhance presentation of the findings. Cooper and Schindler (2003) further stated that descriptive statistics confirm the accuracy of the findings through graphical and visual representation of the data.

3.4.1.1 Frequencies

Sekaran (2000) stated that frequencies are the number of times various elements of constructs being researched are tabulated and consolidated, in order to extract the profile of the sample.



3.4.1.2 Percentages

Percentage in a research study is used to represent the data proportionally based on a range of 100. It is also used to provide a basis for the data to be standardised, in order to enable conclusive findings about the constructs being researched (Cooper & Emory, 1995).

3.4.1.3 Measures of Central Tendency and Dispersion

Huysamen (1998) believes that central tendency enables the researcher to evaluate how the measure is distributed, in order to make the findings more conclusive and comprehensive. The

statistical methods applied with respect this type of descriptive statistic are mean, median, mode and standard deviation.

Judd, Smith and Kidder (1991) define mean as the average of all the data gathered, and the mean is used to enable the assertion of a view with respect to the results. According to Huysamen (1998), the median is the midpoint of the ordered data, where the data are arranged in ascending or descending order. Sekeran (2000) describe mode as the frequency of the data - which basically highlights trends. He further describes standard deviation as the measure that computes the variability - that is the square root of the variance of the data set. The standard deviation provides the researcher with input about how the data set is spread or dispersed.

3.4.2 INFERENCE STATISTICS



According to Sekeran (2000: 401), inferential statistics allow researchers to infer from the data through analysis - the relationship between two variables, differences between variables among different subgroups, and how several independent variables might explain the variance in a dependent variable. The use of inferential statistics allows more conclusive findings to be presented using:

- Pearson's Product Moment Correlation Coefficient
- Analysis of Variance (ANOVA)
- Multiple Regression Analysis.

3.4.2.1 The Pearson Product Moment Correlation Coefficient

The Pearson Product Moment Correlation Coefficient (the Pearson r) is the most commonly used inferential statistic method where the objective is to identify or confirm the strength and bearing of the relationship between variables (Cooper & Schindler, 2003; De Vos, 1998; Leedy & Ormrod, 2001). Cohen and Swerdlik (2002) further state that the relationship is constant when there is a strong correlation coefficient.

For this study Pearson r was used to establish whether there is a statistically significant relationship between organisational commitment and intention to quit.



3.4.2.2 Analysis of Variance (ANOVA)

Aron and Aron (1999) reported that analysis of variance (ANOVA) is a procedure used to test the hypothesis if there are more than one sample or group. Murphy and Davidshofer (2001) add that ANOVA is the inferential technique which provides the researcher with interpretative analysis on the data, where systematic differences in the data are assigned and variance is computed. In this study, ANOVA was used to establish whether a statistically significant relationship exists between organisational commitment and the biographical factors discussed previously.

3.4.2.3 Multiple Regression Analysis

Neuman (2003, p355) stated that multiple regression “indicates two things, (1) how well a set of variables explains a dependent variable and (2) the direction and size of the effect of each variable on a dependent variable.” With this study Multiple Regression Analysis was used to determine whether the biographical factor (as postulated in the hypothesis) will be a predictor for the constructs organisational commitment and intention to quit.

3.5 SUMMARY OF THE CHAPTER



This chapter provides insight into the research methodology used in the study. Detailed explanation was provided with respect to research design, the sample used, the data gathering procedure used, the research instruments used to investigate the constructs of the study, and the various statistical techniques used to confirm or dispel the research hypotheses.

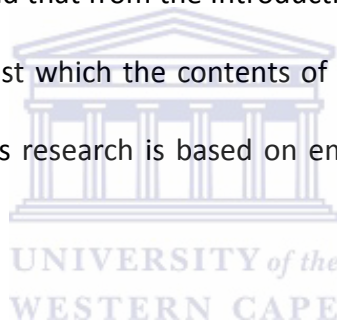
Chapter Four will look at the findings that were gathered through the methodology discussed in this chapter. The variable explained in the preceding chapter will be tested in the context of the hypothesis and purposes of this study.

CHAPTER 4

RESULTS

4.1 INTRODUCTION

In the previous chapter, the research methodology and design utilised for the current study were outlined. This information and that from the Introduction and Literature Review will serve as the essential background against which the contents of this chapter will be presented and interpreted. All information in this research is based on empirical analyses conducted to test the hypotheses.

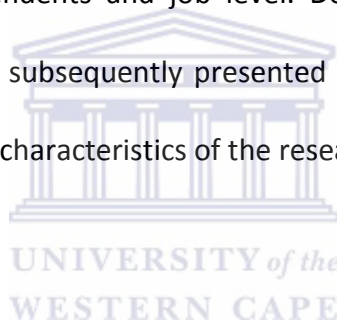


The statistical programme used for the analyses and presentation of data is the Statistical Package for the Social Sciences (SPSS) version 17. The descriptive statistics that were computed for the study will be an outline of the characteristics of the sample with regards to the variables being studied. Data pertaining to the variables in the study were collected through the administration of the three measuring instruments mentioned in chapter 3. In this manner, the properties of the observed data clearly emerge and an overall picture thereof is obtained.

Thereafter, the analyses of the constructs relevant to the study, that is intention to quit and organisational commitment, are presented with the aid of inferential statistical procedures. Conclusions are then drawn on the basis of the results.

4.2 DESCRIPTIVE STATISTICS

This section outlines the descriptive statistics calculated on the basis of the variables included in the biographical questionnaire. The demographic variables that receive attention are gender, age, tenure, marital status, dependents and job level. Descriptive statistics in the form of frequencies and percentages, are subsequently presented graphically for each of the above-mentioned variables based on the characteristics of the research sample (n = 86).



4.2.1 Biographical Analysis

4.2.1.1 Age distribution of respondents

The subjects' responses as it regards their age are presented graphically in Figure 4.1.

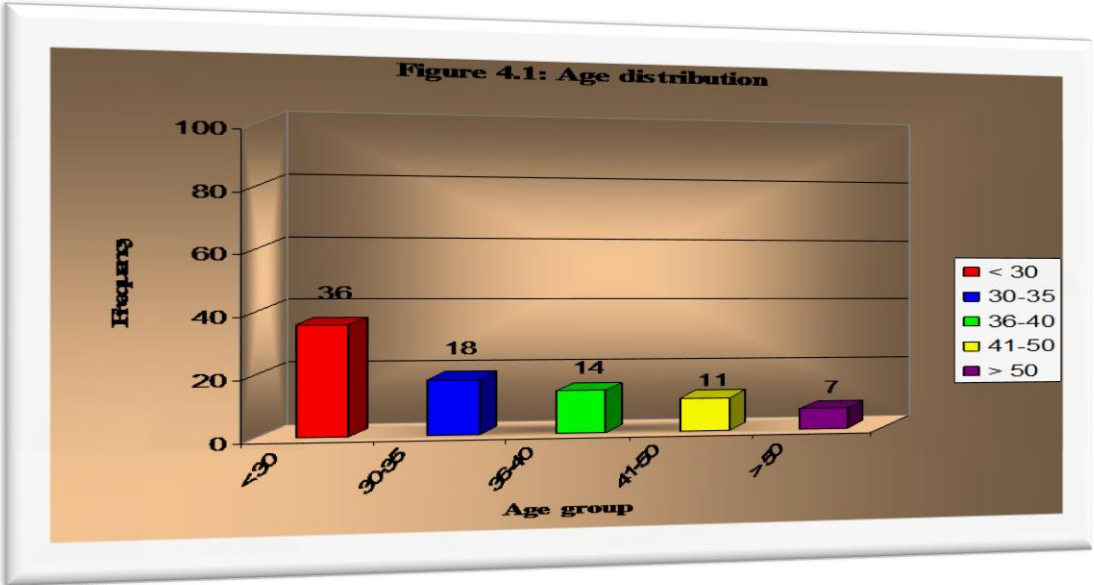


Figure 4.1 Age distribution of respondents

From the frequency distribution presented in Figure 4.1 it may be deduced that a total of 36 of the 86 cases in the sample are younger than 30 years in age. It can thus be seen that the majority of the individuals in the sample (41.9%) fall into this category. This is followed by the 18 respondents in the age category between 30 and 35 years making up 20.9% of the response distribution. The remaining distribution was represented as followed, 16.3 % (n=14) of the respondents represented between the ages of 36 and 40 years, those between 41 and 50 years of age (n = 11) comprised a further 12.8, while those in the age group over 50 years of age (n = 7) made up 8.1% of the sample.

The results suggest that for this research sample, a relatively young sample of subjects participated, from which it is deduced that the organisation in question employs a young workforce. However, the sample was selected in accordance with a non-probability sampling

procedure and this is taken into consideration when we discuss the findings. As a result, the possibility should be considered that the other age categories are under-represented as a result of selection bias.

4.2.1.2 Tenure of the respondents

The respondents' years of service in the organisation under investigation are presented in Figure 4.2.

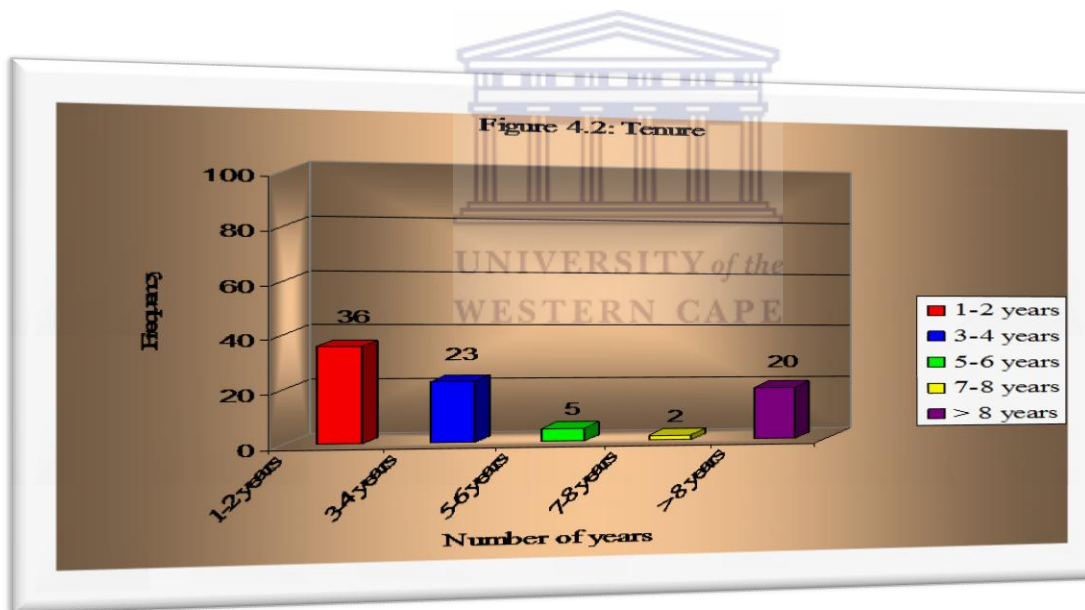


Figure 4.2 Number of years service in the organisation

Figure 4.2 indicates that:

- Thirty-six of the sample subjects (41.9%) has only been employed between 1 and 2 years in the organisation being researched.

- Twenty-three respondents (26.7%) have worked for the organisation for between 3 and 4 years.
- Only 5 of the participants (5.8%) indicated that they have been employed in the organisation for between 5 and 6 years.
- Another 2 (2.3%) of the staff in the sample have served between 7 and 8 years only in the organisation.
- But 20 of the respondents (23.3%) indicated that they have worked in the organisation for more than 8 year.

23.3% of the respondents have served in the organisation for a period longer than 8 years.

Given that this category of service mentioned is the longest length of service period, it appears that for this sample used they are under-represented.



The category within Tenure that have the highest representation with respect to the research sample, are those respondents serving the organisation between 1 and 2 years, where they are representing 41.9 % of the sample. It can be deduced that the sample is represented by a relatively young workforce, considering that it is close to half of the sample. It thus appears as though the organisation is potentially experiencing high levels of turnover, which may possibly be attributed to the commitment levels being superficial or based on this biographic variable to have a strong influence to the finding that has been produced. This inferring that due to low time spent in service of the organisation, continuance commitment is not being given the opportunity to be entrenched for it to be considered a influencing factor for those respondents.

4.2.1.3 Gender distribution of the respondents

Figure 4.3 presents a graphical representation of the gender distribution of the selected sample.

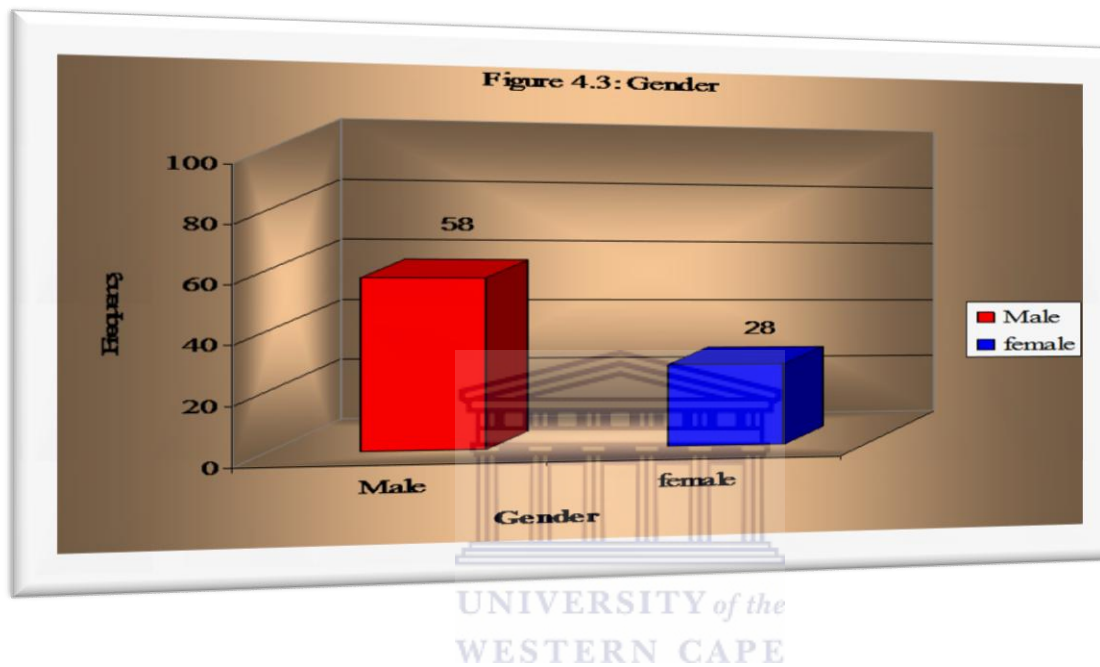


Figure 4.3 Gender distribution of respondents

As can be seen from Figure 4.3, the majority of the respondents are male. More specifically, 67.4% (n=58) of the subjects are male, while only 32.6% (n=28) are female.

As is the case with the age distribution in the sample, the large difference in gender representation may reflect true differences in the population. That is, it is possible that there are a greater number of males in the workforce of the organisation under investigation.

However, female subjects may also have been under-represented as a consequence of the sampling designed employed.

4.2.1.4 Marital Status of the respondents

The marital status of the respondents is presented graphically in Figure 4.4.

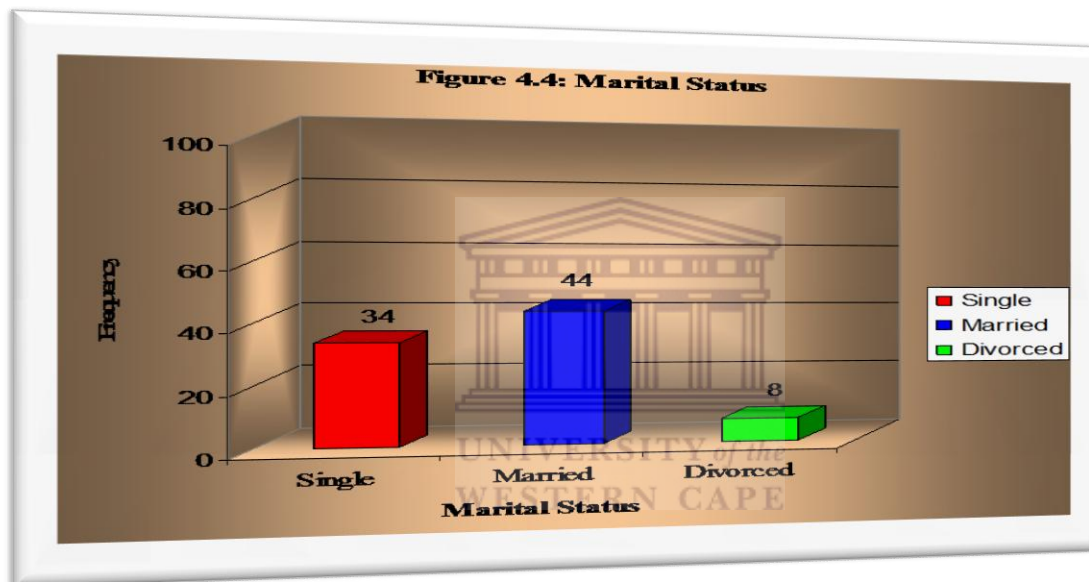


Figure 4.4 Marital Status of the respondents

From Figure 5.3 the following may be deduced:

- The majority of the sample, 51.2% (n=44), are married
- A total of eight respondents (9.3%) indicated that are divorced
- 39.5% (34) of the sample was at the time of the study single

Consequently, the largest majority of the respondents in the sample (51.2%) was married which would mean that there would a higher efficacy to remain stable and employed. It is displayed in the form of continuance commitment.

The percentage of single respondents (39.5%) in the sample is also fairly high, this could be one of the reasons for high labour turnover since the research shown in chapter two supports that there is high need for progression and mobility for staff that are single. But is important note that if there are family responsibilities factors included as a additional variable to this, it could potentially influence on the finding for this group.

It can be assumed that the divorce group (9.3%) in the sample could like the single group contribute to low turn, if the respondents have dependants that they are responsible for, this then increasing the need for continuance commitment.

4.2.1.5 Dependant Status of the respondents

The distribution of the sample with regards to whether they have dependants is presented graphically in Figure 4.5.

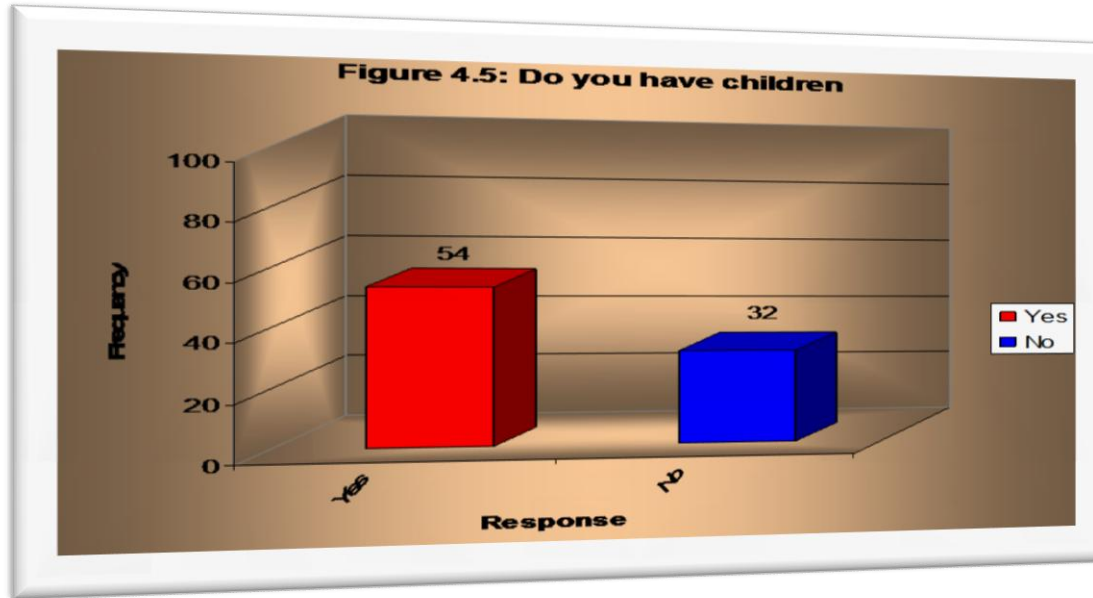
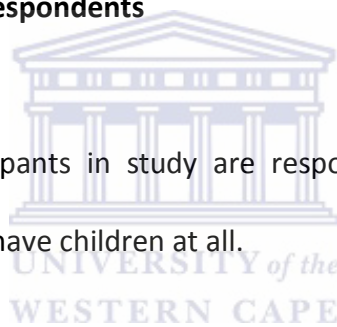


Figure 4.5 Dependant status of respondents

Figure 4.5 shows that 54 participants in study are responsible for dependants, while the remaining 32 participants did not have children at all.



The majority of the sample subjects (62.8%) have dependants, based on the research in chapter two, staff with dependents have high continuance commitment due to loss of benefit not for them but their dependants. It can be assumed that the sample is represented by those who stayed or does not intent to quit.

Turnover and the intention thereof in the case of this variable could be due to aspiration of staff members for progression in their career to increase their earning potential or better serve the dependants. Since the representation for those without dependents as a factor of family responsibility is only 37.2%, even within this group other variables that could be considered in

further studies could also induce continuance commitment like being the primary income earner for his or her household.

4.2.1.6 Job Status of the respondents

The distribution of the sample with regards to job status (family) is presented graphically in

Figure 4.6

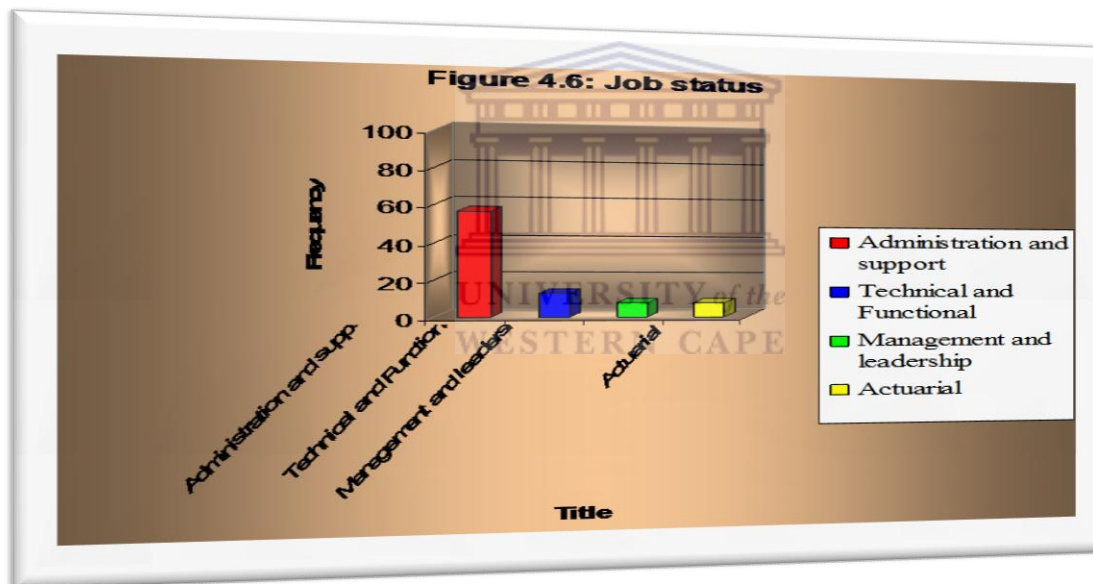


Figure 4.6 Job status of respondents

From figure 4.6 it may be observed that 66.3% of the respondents ($n = 57$) had positions in administration and support, 15.1 % ($n = 13$) occupied technical and functional roles, and an equal representation of 9.3% ($n = 8$) were in management/leadership and actuarial roles, respectively.

The fact that the majority of the sample subjects (66.3%) fill administration and support positions probably reflects true for the organisation being researched with regards to the distribution of staff on the basis of this job status (family). However, the non-probability sampling method used may also have resulted in a larger number of the questionnaires being completed by administration and support staff. Therefore, the possibility that some of the other categories have been under-represented as a result of the sampling design used cannot be excluded.

4.3 RESULTS OF THE ORGANISATIONAL COMMITMENT QUESTIONNAIRE



Table 4.1 depicts the descriptive statistics for the organisational commitment of the sample of 86 staff.

Table 4.1 Descriptive statistics for the dimensions of organisational commitment

Dimension	Number of items	N	Mean	SD	Skewness	Kurtosis	Min	Max
Affective commitment	5	86	17.32	4.76	-.19	-.40	1	5
Normative	5	86	19.27	3.23	-.25	-.27	1	5

Dimension	Number of items	N	Mean	SD	Skewness	Kurtosis	Min	Max
commitment								
Continuance commitment	5	86	16.79	4.16	.27	-.79	1	5
Total commitment	15	86	51.24	7.40	-.23	-.36	15	75

Table 4.1. depicts the results for the dimensions of organisational commitment and total organisational commitment as determined by the OCQ. The results indicate that the mean and standard deviation for the organisational commitment of the sample are 51.24 and 7.40 respectively.



Since a mean score of approximately 60 is indicative of an average level of organisational commitment, it can be concluded that the sample of staff reported below average levels of organisational commitment.

Given that the respondents' levels of organisational commitment were lower than the average level, it can be concluded that respondents display below average belief in the organisation's goals and values (Mean = 17.32, SD = 4.76), express below average willingness to exert considerable effort on behalf of the organisation (Mean = 19.27, SD = 3.23), and have a below average desire to maintain membership of the organisation (Mean = 16.79, SD = 4.16).

4.4 INFERENCE STATISTICS

The following section addresses the results for the inferential statistics to ascertain the relationship between intention to quit and organisational commitment, the relationship between biographical characteristics and intention to quit, the relationship between biographical characteristics and organisational commitment, and to determine which factors explain the variance in intention to quit among the sample of respondents.

Table 4.2: Correlation between Organisational Commitment and Intention to quit

		OCQTOT	ITQTOT
OCQ	Pearson Correlation	1	-.096
	Sig. (2-tailed)		.378
	N	86	86
ITQ	Pearson Correlation	-.096	1
	Sig. (2-tailed)	.378	
	N	86	86

Table 4.2 indicates that there is no statistically significant relationship between organisational commitment and intention to quit ($r = -.096, p > 0.05$). This indicates that there is a convergent relationship between the two constructs because the respondents demonstrated low levels of

organisational commitment when intentions to quit was high. However, since the relationship is not significant, the hypothesis is not accepted.

Table 4.3: Correlation between organisational commitment and biographical variables

OCQ	Biographical Variable	Age	Tenure	Gender	Marital Status	Dependents	Job Status
TOT	Pearson Correlation	.097	.059	-.146	.086	.018	-.051
	Sig. (2-tailed)	.372	.588	.178	.431	.869	.640

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

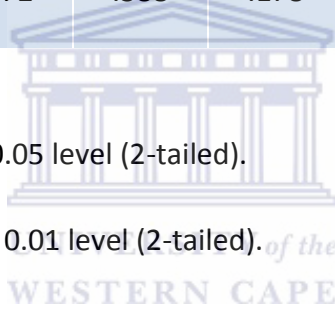


Table 4.3 indicates that there are no significant relationships between the biographical variables and organisational commitment ($p > 0.05$). Hence, the hypothesis is not accepted.

Table 4.4: Correlation between biographical variables and intention to quit

ITQ TOT	Biographical Variable	Age	Tenure	Gender	Marital Status	Dependents	Job Status
	Pearson Correlation	.351**	.006	-.178	-.118	-.260*	
	Sig. (2-tailed)	.001	.955	.101	.278	.016	

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

The results in table 4.4 indicate that there is a statistically significant relationship between age and intention to quit ($r = .351$, $p < 0.01$). Furthermore there is also a statistically significant relationship between whether respondents had dependents and their intention to quit ($r = -.260$, $p < 0.05$). The remaining relationships between tenure, gender, marital status and job level respectively, did not indicate significant relationships to intention to quit ($p > 0,05$).

Table 4.5: T-Test depicting gender differences in organisational commitment and intention to quit

		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	t	df
OCQ	Equal variances assumed	.386	.536	1.357	84
	Equal variances not assumed			1.352	52.948
TOT	Equal variances assumed	.302	.584	1.656	84
	Equal variances not assumed			1.599	48.964

Table 4.5 indicates there was no statistically significant difference in organisational commitment based on gender ($t = 1.352$, $p > 0.05$). Similarly, there were no statistically significant differences in intention to quit based on gender ($t = 1.599$, $p > 0.05$). Hence, the hypothesis is not accepted.

Table 4.6 : T-Test depicting age differences in organisational commitment and intention to quit

		Sum of Squares	Df	Mean Square	F	Sig.
OCQ	Between Groups	27.140	4	6.785	.759	.555
	Within Groups	724.080	81	8.939		
	Total	751.221	85			
ITQ	Between Groups	61.279	4	15.320	3.309	.015
	Within Groups	374.954	81	4.629		
	Total	436.233	85			

Table 4.6 (above) indicates that there are no statistically significant differences in organisational commitment based on age ($F = .759, p > 0.05$). However, there are statistically significant differences in intention to quit based on age ($f = 3.309, p < 0.05$).

Table 4.7: T-Test depicting tenure differences in organisational commitment and intention to quit

		Sum of Squares	Df	Mean Square	F	Sig.
OCQ	Between Groups	14.282	4	3.570	.392	.813
	Within Groups	736.939	81	9.098		
	Total	751.221	85			
ITQ	Between Groups	19.906	4	4.977	.968	.430
	Within Groups	416.326	81	5.140		
	Total	436.233	85			

In table 4.7 (above) it can be seen that there are no statistically significant differences between organisational commitment and intention to quit respectively, and tenure ($p > 0.05$).

Table 4.8: T-Test depicting marital status differences in organisational commitment and intention to quit

		Sum of Squares	Df	Mean Square	F	Sig.
OCQ	Between Groups	24.980	2	12.490	1.427	.246
	Within Groups	726.241	83	8.750		
	Total	751.221	85			
ITQ	Between Groups	8.439	2	4.220	.819	.445
	Within Groups	427.793	83	5.154		
	Total	436.233	85			

The results in table 4.8 indicate that there are no statistically significant differences in organisational commitment and intention to quit based on marital status ($p > 0.05$).

Table 4.9: T-Test depicting occupational level differences in organisational commitment and intention to quit

		Sum of Squares	df	Mean Square	F	Sig.
OCQ	Between Groups	3.773	3	1.258	.138	.937
	Within Groups	747.448	82	9.115		
	Total	751.221	85			
ITQ	Between Groups	23.586	3	7.862	1.562	.205
	Within Groups	412.646	82	5.032		
	Total	436.233	85			

The results in table 4.9 indicate that there are no statistically significant differences in intention to quit and organisational commitment based on occupational level ($p > .05$).

Table 4.10 Multiple regression: Biographical variables and intention to quit

Multiple R	0.59243		
R Square	0.35097		
Adjusted R Square	0.32687		
Standard error	13.09434		
F	5.325214		
Sign F	0.00**		
Variable	Beta	T	Sig T
Age	- 0.227450	- 0.254	0.0408*
Job level	- 0.22052	- 1.112	0.0234*
Level of education	- 0.146630	- 1.325	0.0658
Tenure	- 0.322324	- 3.124	0.0032**
Gender	- 0.276734	- 2.372	0.0113*

* $p < 0.05$

** $p < 0.01$

Table 4.10 presents the results of the regression analysis, regressing the biographical variables against intention to quit. Results show that the multiple R-value is 0.37651, as indicated by Multiple R. The R-Squared value of 0.35097 indicates that approximately 35% of the variance in intention to quit can be accounted for by these five demographic variables.

The F-statistic of 5.325214 is statistically significant at the 0.01 level. Hence, it can be concluded that the five demographic variables of age, gender, level of education, job level and tenure significantly explain 35% of the variance in intention to quit. *Hence, the null hypothesis is rejected.*

With a Beta-value of -0.301364, tenure reaches statistical significance at the 0.01 level, and is the best predictor of intention to quit. Moreover, gender, age and job level are statistically significant at the 0.05 level and are hence significant predictors of intention to quit. The negative Beta weights associated with job level, suggesting that staff occupying more senior positions are less likely to quit. Similarly, the negative Beta weight for age indicates that older staff are less likely to quit.

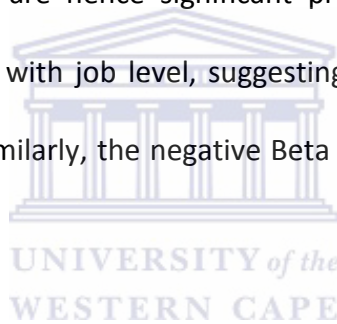


Table 4.11 Multiple regression: Biographical variables and organisational commitment

Multiple R	0.62392		
R Square	0.38927		
Adjusted R Square	0.31225		
Standard error	0.41373		
F	5.528		

Sign F	0.00**		
Variable	Beta	T	Sig T
Age	- 0.282	- 2.768	0.004**
Gender	- 0.348	- 3.257	0.000**
Marital Status	- 0.091	- 0.972	0.467
Job level	0.121	- 1.204	0.002**
Dependents	- 0.472	- 4.254	0.000**
Tenure	- 0.472	- 4.254	0.000**

* $p < 0.05$

** $p < 0.01$



Table 4.11 depicts the results regressing the five biographical variables against organisational commitment. Results show that multiple R is 0.62392, with the R-squared being 0.38927. This indicates that approximately 39% of the variance in organisational commitment can be attributed to the independent variables entered into the regression. The F-statistic of 5.528 is significant at the 0.01 level. *Hence, the null hypothesis is rejected.*

Moreover, the highest Beta-value was for tenure, followed by gender, age and job level, all of which statistically explain the variance in organisational commitment amongst the sample of 98 staff. The negative Beta weights for tenure indicate that those staff who have been working for

longer are less committed. Older staff appear also to be less committed, based on the negative Beta weighting.

Table 4.12 Reliability of the organisational commitment questionnaire

Dimension	Number of items	N	Cronbach
Affective commitment	5	98	0.78
Normative commitment	5	98	0.80
Continuance commitment	5	98	0.70
Total commitment	15	98	0.77

Cronbach’s alpha was used to assess the reliability of the scale. Table 4.12 (above) shows that acceptable Cronbach alpha coefficients were obtained for all the subscales, varying from 0.68 to 0.89. Scores on all the subscales seem to be distributed normally, because the skewness and kurtosis are within the guidelines of lower –2 or higher than +2 as required by Tabachnick and Fidell (2001). As all coefficients were above 0.7, they can be regarded as acceptable (Nunnally & Bernstein, 1994).

Table 4.13 Factor Analysis of the organisational commitment questionnaire

The validity of the organisational commitment questionnaire was assessed using factor analysis. Factor analysis was used on the measuring instruments to determine their unidimensionality.

Item	Affective commitment	Normative commitment	Continuance commitment
OC 1	.532	.170	.055
OC 2	.614	.045	-.025
OC 3	.582	.098	.016
OC 4	.809	-.164	.034
OC 5	.864	-.132	.026
OC 6	.132	.621	.028
OC 7	.212	-.502	.009
OC 8	.023	-.557	.059
OC 9	.223	.631	.132
OC 10	.135	.712	.212
OC 11	-.126	-.026	.805
OC 12	.155	-.029	.821
OC 13	.058	.184	.530
OC 14	.045	.053	.654
OC 15	-.143	.179	.719

Confirmatory factor analysis of the organisational commitment questionnaire yielded three separate structures comprising 15 items, with a reliability coefficient of .77 (Table 4.9).

The results obtained in the factor analysis indicate that five factors loaded significantly on component 1, which is referred to as affective commitment. A further five items loaded significantly on the second component, labeled normative commitment. Finally, the remaining five items loaded significantly on component 3, referred to as continuance commitment.

4.5 CONCLUSION

This chapter has presented the findings obtained from empirical analysis of the research data.

Chapter five presents a discussion of the research findings obtained and contextualizes them based on previous research on intention to quit and organisational commitment.



CHAPTER 5

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 INTRODUCTION

This is the concluding chapter of the research undertaken, where the results will be discussed and recommendations and a conclusion provided. This will in turn provide a concluding view of what the findings are, with regards to the relationships between intention to quit and organisational commitment - in the context of the sample used in the study. All information from chapters 1, 2 and 3 will be used to assist in supporting and validating the information in this chapter.



5.1.1 THE DIMENSIONS OF THE BIOGRAPHICAL QUESTIONNAIRE

To facilitate inferences with respect to the constructs, the use of biographical statistics provided the input needed to more meaningfully profile the sample used for the study. This enabled and provided the opportunity to isolate the triggers. The following factors were used:

- Age distribution of the respondents
- Tenure of the respondents
- Gender distribution of the respondents
- Marital status of the respondents
- Dependants' status of the respondents
- Job status of the respondents

5.1.2 DIMENSIONS OF ORGANISATIONAL COMMITMENT

For organisational commitment the response from the study shows a lower than average level of organisational commitment based on the finding of the questionnaire, based on the tool used sixty (60) is regarded as an average level of organisational commitment.

5.1.2.1 AFFECTIVE COMMITMENT

In terms of affective commitment the results reflected a mean score of 17.32, with a standard deviation of 4.76. Hence, it is evident that the staff experience was below average levels of affective commitment for the staff participating in the study. This infers that the staff are not very emotionally attached to the organisation, and thus may be open to searching behaviour when they feel disengaged by the organisation, leaders and staff.

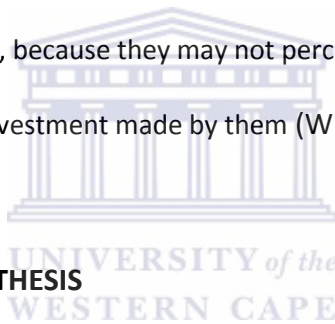
5.1.2.2 NORMATIVE COMMITMENT

With regard to normative commitment, the results of the study were a mean score of 19.27, with a standard deviation of 3.23. Therefore, it can be concluded that staff experienced below average levels of normative commitment. The inference is that staff in this study will not feel hesitation in leaving the organisation if an alternate opportunity is presented. To the staff it is not about the company, but more about the opportunity. This presents some serious risks in

the case of the researched organisation, which needs to retain financial services' skills, knowledge and experience, because there is a high cost impact in terms of acquisition, training and remuneration (Blau & Boal, 1987; Dahlk, 1996).

5.1.2.3 CONTINUANCE COMMITMENT

With reference to continuance commitment, the study yielded a mean score of 16.79, with a standard deviation of 4.16. Hence, it can be concluded that staff experience below average levels of continuance commitment. This finding alluded to the view that staff in the study may be open to alternative employment from a new organisation, because they may not perceive the need to remain committed to the current employer based on any investment made by them (Wiener, 1982; Randall & Cote, 1990).



5.1.3 DISCUSSION OF THE HYPOTHESIS

5.1.3.1 DIFFERENCE BETWEEN ORGANISATIONAL COMMITMENT AND INTENTION TO QUIT

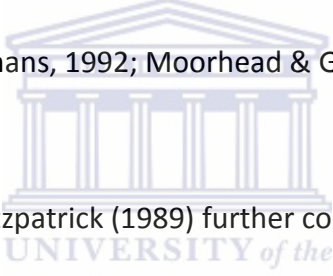
Hypothesis 1

There is a statistically significant relationship between organisational commitment and intention to quit in a division in a financial service organisation in the Western Cape.

When organisational commitment is low, that intention to quit will increase, and this will then result in turnover of staff. The results indicated that there is not a statistically significant and

direct correlation between organisational commitment and intention to quit. Hence, the hypothesis is not accepted.

The finding is supported by research done by Mowday et al. (1982) who reported that staff that are committed to an organisation are more likely to be motivated with respect to the work they do, and display high levels of affiliation due to a personal connection they made with the job and the place they do it at. When this is the case, it reduced searching behaviours in staff. In studies where a negative relationship existed between organisational commitment and intention to quit, it provided the necessary evidence that staff leave when they are not committed to an organisation (Luthans, 1992; Moorhead & Griffen, 1992; Robbins, 1989).



Research done by Huczynski and fitzpatrick (1989) further confirmed that the link between the organisational commitment of staff and intent to change their employment relationship is based on high affective commitment factors. Buchko, (1993) and Guthrie, (2000), agreed that committed staff not only exhibit reduced withdrawal behaviours, but are more likely than others to work towards keeping the organisation competitive.

Farrell and Stamm (1988) and hackett (1990) similarly concurred and reported a negative correlation between organisational commitment and intention to quit. They stated that the higher the organisational commitment, the lower the desire to leave an organisation.

Eby, Freeman, Rush and Lance (1999) did not find evidence of a relationship between organisational commitment and intention to quit, and this was because of the possible influence of a third variable, like biographical factors.

The next hypotheses allude to the influences of factors like family responsibility and gender dynamics, that could yield a higher level of correlation to intention to quit regardless of the organisational commitment levels.



5.1.3.2 DIFFERENCE BETWEEN ORGANISATIONAL COMMITMENT AND THE BIOGRAPHICAL FACTORS

From the findings it appeared that for age, marital status, tenure and staff with dependents respectively, there are correlations between these factors and organisational ($p < 0.01$). For these factors the hypothesis was accepted.

However, the correlation between organisational commitment and job status and gender was not significant ($p > 0.05$). Hence, the hypothesis was not accepted.

Literature providing the necessary evidence and support for the results, is now reviewed.



5.1.3.2.1 AGE

Hypothesis 2

There is a statistically significant relationship between organisational commitment and age in the study in a division of a financial service organisation in the Western Cape.

Based on the result reported there is correlations identified between age and organizational commitment where the literature demonstrates how the age of staff contributes to the level of commitment they display. As the results inferred, age based on a variation of situations does contribute towards the commitment of staff (Chevalier & Ellison, 1999; Hom, Katerberg &

Hulin, 1979), it is believed that older staff tended to remain committed to the organisations they work for because of continuance and normative commitment factors (Heery & Noon, 2001). Continuous commitment factors are demonstrated by their apprehension about potential loss of investment, and particularly with reference to their retirement and the comfort level that tenure facilitates - like long service leave and other benefits. Normative commitment factors are supported by the rationale that long tenure is rewarded with job security and this instills a dimension of loyalty and citizenship (Wiener, 1982; Randall & Cote, 1990).

Kalderberg, Becker and Zvonkovic (1995) go further, and reported that older staff tend to make their employer their “family”, thus strengthening loyalty and decreasing the possibility of them leaving, as they will not see the benefit of finding an alternative to where they are comfortable and happy. This view is supported by Parasumman and Nachman (1995), cited in Rowden (2000), who confirmed that age is a key determinant of organisational commitment.

Cramer (1993), Lok and Crawford (1999) and Luthans (1992), all reported that younger staff tend to favour progression and mobility because their commitment driver is to themselves, and therefore they are more motivated and committed to an organisation that fast-tracked their career growth and enables their financial benefits to increase quickly.

The literature indicates a similar finding which supports why the hypothesis is accepted and this is demonstrated when we evaluated the factors that influenced the commitment levels of staff in an organisation and age.

5.1.3.2.2 TENURE

Hypothesis 3

There is a statistically significant relationship between organisational commitment and tenure in the study in a division of a financial service organisation in the Western Cape.

With respect to the results for tenure and organizational commitment, the literature supports the finding that there is a strong correlation between tenure and organisational commitment, and that this is due to the connection that has developed between the staff member and the organisation over the history of their relationship. It is that history that facilitates the continuance commitment levels in the staff member (Kushman, 1992; Mathieu & Zajac, 1990; Meyer & Allen, 1997; Sheldon, 1971).

Sekaran (2000) further reports a similar finding which infers that the relationship between tenure and organisational commitment contributes to the acceptance of the hypothesis with regards to tenure, by highlighting that with tenure comes perceived status, prestige and legacy, and for some staff with longer length of service this perception is what embeds the

commitment they display for their organisation. If they were to leave and join a new organisation, they would lose that feeling of importance. Mathieu and Zajac, (1990) agreed that organisational commitment and tenure are favorably related because staff with purposive or important jobs, tend to have high organisational commitment and these positions are generally associated to tenure.

Meyer and Allen (1997) suggested that a positive relationship between organisational commitment and tenure might simply be because uncommitted staff leave an organisation and not committed staff, especially in organisations where the business operational model is based on high performance principles, making the environment more conducive and sustainable for those with a high commitment.



Mowday et al. (1982) added that when employee commitment is high, organisations retain staff for long periods of time. Based on some convergent studies, a view was developed that even though commitment is positively correlated with intention to quit and tenure individually (Kushman, 1992; Mathieu & Zajac, 1990; Meyer & Allen, 1997; Sheldon, 1971), tenure and intention to quit have a negative correlation with each other (Igbaria & Greenhouse, 1992).

Other researchers have found that sometimes there is no correlation between organisational commitment and tenure, due to specific factors that are prevalent in the sample (Caldwell, Chatman & O'reilly, 1990; Cohen & Lowenberg, 1990; Ferris & Aranya, 1983). However, the findings of this study is as a result of the sample used, therefore it is better to understand the

nature of the relationship between the staff member and the organisation before making a definite conclusion respect the relationship between organisational commitment and tenure.

5.1.3.2.3 GENDER

Hypothesis 4

There is a statistically significant relationship between organisational commitment and gender in the study in a division of a financial service organisation in the Western Cape.

In case of gender and organizational commitment the results is also supported by the literature with regards why the hypothesis was not accepted, because negative correlations were reported, strongly suggesting that there is no relationship between gender and organisational commitment (Billingsley & Cross, 1992; Caruana & Calleya, 1998; Kinnear, 1999; Kinnear & Sutherland, 2000; Ngo & Tsang, 1998). Wahn (1998) reported that it is a predominant third variable that influences the relationship, and in most studies it is based on the role of family responsibility and even potentially the age of staff.

Aven, Parker and Mcevoy (1993) found a positive and negative relationship between organisational commitment and gender. The mean correlation coefficient was .02, showing that where a relationship was positive, it was very low.

Mathieu and Zajac (1990) and Grusky (1966), cited in Maxwell and Steele (2003), also reported a weak correlation between organisational commitment and gender, but proposed that gender could influence how staff could view their membership in the organisation, and their attitude towards the organisation's values and practices. This is because it has been reported that women frequently experience barriers to securing desired appointments due to family responsibility factors and legacy issues relating to what jobs are meant for women and for men. Wahn (1998) added that women can display higher levels of commitment than men based on a broad range of issues, especially if the organisation of choice considers the critical factors that enable commitment in women.

5.1.3.2.4 MARITAL STATUS



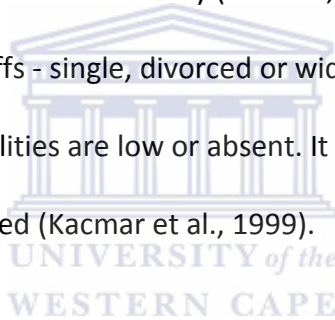
Hypothesis 5

There is a statistically significant relationship between organisational commitment and marital status in the study in a division of a financial service organisation in the Western Cape.

With regards to marital status and organisational commitment, the literature supports the finding that there is a strong correlation between marital status and organisational commitment. This is the especially case when family responsibly is an influencing factor contributing to why staff members have organisational commitment (Kacmar, Carlson & Brymer, 1999; Mathieu & Zajac, 1990).

Hrebiniak and Alutto (1972) reported that single staff are more open to mobility between different organisations or departments within their current organisation, since they have low continuance commitment. This is presumably because - as low family responsibility drivers are in place, they have low allegiance to the organisation or department and in turn high personal focus on the opportunity.

Married and separated staff evaluate the cost attached to leaving, based not only on income, but also benefits, working conditions and flexibility (Sullivan, 1989; Rothwell, 1994). Another study reported that unmarried staffs - single, divorced or widowed - have lower levels of commitment if financial responsibilities are low or absent. It is clear that commitment and marital status are strongly correlated (Kacmar et al., 1999).



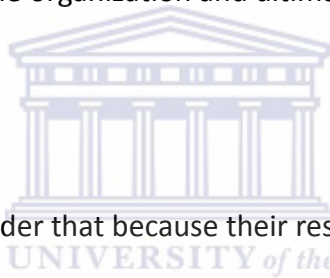
5.1.3.2.5 STAFF WITH DEPENDANTS

Hypothesis 6

There is a statistically significant relationship between organisational commitment and staff with dependants in the study in a division of a financial service organisation in the Western Cape.

The findings in regards to staff with dependants, where this is a key indicator for family responsibility, the relationship to organizational commitment realized a positive correlation. Thus the hypothesis was accepted.

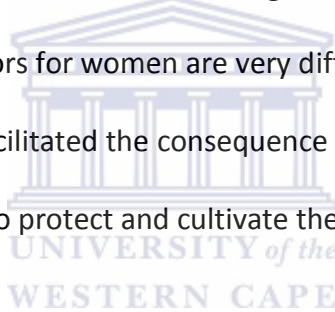
Mowday et al. (1982) reports explained that this is because women are more committed to organisations and that this is because they tend to see commitment as an investment into what enables them to support their dependants and the role they play in their dependants lives. This is because they view investment in effort, time and dedication into their professions as a critical input into sustaining their role in the organization and ultimately enhance the way they manage their responsibilities.



Harrison and Hubbard (1998) consider that because their research has shown that women perceive it to be a challenge to find employment that considers their circumstances specifically, women with family responsibility are a key issue for them. When the conditions of an organisation support family responsibility needs, this facilitates a very high level of organisational commitment in women. Sekaran (2000) contradicts the finding of this study. He reported that sometimes when women are a member of a dual-income family, their need for security is lower because they have the supported income and benefits provided by their partner, and this influences their commitment levels due to the options and choices available.

Another view that validates the significance of a relationship, was reported by Blau and Boal (1987). In this study men displayed greater organisational commitment than women because of family responsibility factors. Ngo and Tsang (1998) believe this is because of two reasons:

- Because of the history around women and men with respect to the way the labour market is divided, men tend to display higher drive and confidence in the boardroom, as they have to assert themselves because of the focus of women and the legislation that supports this. This has increased the organisational commitment levels of men.
- Women and men approach their professions differently - their career strategies are different, and for men their reason for remaining committed is due to importance and legacy. The career motivators for women are very different in that they are much more intrinsic. This in turn has facilitated the consequence that men are more allegiant to the organisation as they have to protect and cultivate the role they play in their family units.



The literature differs about what the relationship between family responsibility and organisational commitment is (Billingsley & Cross, 1992; Ngo & Tsang, 1998; Wahn, 1998). It can be assumed that there is still a huge opportunity for more research to clarify this incoherence regarding family responsibility and organisational commitment (Wahn, 1998).

5.1.3.2.6 JOB STATUS

Hypothesis 7

There is a statistically significant relationship between organisational commitment and job status in the study in a division of a financial service organisation in the Western Cape.

In the case of job status and organizational commitment, Mowday et al. (1982) provided evidence that occupational level is unrelated to organizational commitment which supports the negative correlation identified. However, researchers such as Luthans, Baack and Taylor, (1987) maintained that individuals employed in higher positions in an organisation are more committed to it. This is supported by Aryee and Heng (1990) and Luthans et al. (1987), who state that the association between job level and commitment is becoming more and more important specifically for those staff with high profile jobs because they are more likely to receive larger economic rewards, and in turn are more likely to perceive the system of authority or job growth as legitimate.

5.1.3.3 RELATIONSHIP BETWEEN INTENTION TO QUIT AND THE BIOGRAPHICAL FACTORS

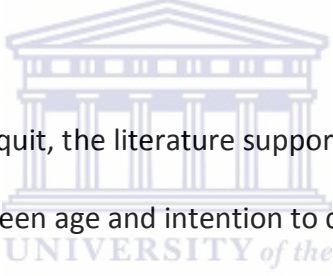
The finding is that there is a statistically significant relationship between age and intention to quit ($r = .351$, $p < 0.01$), as well as between family responsibility (dependent) and intention to quit ($r = -.260$, $p < 0.05$). This infers, that for these factors, the hypothesis is accepted.

The remaining relationships between intention to quit and tenure, gender, marital status and job level respectively, did not indicate significant relationships ($p > 0,05$). The inference from the current research is that the hypothesis is not accepted.

5.1.3.3.1 AGE

Hypothesis 8

There is a statistically significant relationship between intention to quit and the age in the study in a division of a financial service organisation in the Western Cape.



In the case of age and intention to quit, the literature supports the rejection of the null hypothesis that was reported between age and intention to quit. Like Kalderberg, Becker and Zvonkovic (1995) reported, many organisational models have entry-level roles fulfilled by younger and more inexperienced staff, and they tend to represent higher turnover intention because of their high levels of uncertainty with respect to their progression and growth within their jobs and salaries. Due to their low continuance commitment, this tends to result in them having low organisational retention, because uncertainty elicits exploration, and this in turn creates the opportunity for searching behaviour for new employer value propositions.

In cases where younger staff are unmarried and have no dependents, but are highly skilled and marketable and have high levels of ambition, it results in a decrease in their normative commitment. This increases the risks to the organisation with respect to the loss of skill and

knowledge and the impacts left behind by those leavers due to that loss of skills and knowledge (Parasumman & Nachman, 1995, Cited In Rowden, 2000; Dornstein & Matalon, 1989; Kushman, 1992).

Meyer & Allen (1997) and Mowday et al. (1982) also indicated that older staff have more invested in the organisation, and because of benefits or family responsibilities need job security more. It supports the finding of this study because older staff resists mobility or movement due to high levels of organisational citizenship and comfort in the routine of their lifestyle (Cramer, 1993; Luthans, 1992; Sekaran, 2000).

It is difficult to categorically say that age is a determinant of intention to quit, since it could also be a factor relating to a particular staff member at that particular stage in their life (Lok & Crawford, 1999; Loscocco, 1990). Turnover is higher among younger staff because age has been proven to correlate strongly with intention to quit, and for this reason age has been used as an indicator with respect to professional experience and turnover intentions (Chevalier & Ellison, 1999; Hom & Kinicki, 2001).

5.1.3.3.2 GENDER

Hypothesis 9

There is a statistically significant relationship between intention to quit and the gender in the study in a division of a financial service organisation in the Western Cape.

With the hypothesis not being accepted with relationship between gender and intention to quit based on the findings; it can be said that the literature reported on gender having a significant relationship or influence on intention to quit need more research and investigation. With this contradiction of finding, it could infer that the sample used for the study may be representing this as an issue or concern to them Owen & Todor, 1993; Reskin & Padavic, 1994).

From the literature, the inference with respect to gender and intention to quit does imply disparity with respect to women in organisations, since low career progression, inequity in pay and discrimination due to family responsibility, influence employee turnover based on gender (Reskin & Padavic, 1994; Sullivan, 1989; Hom & Kinicki, 2001). The contradiction in the findings with regards to gender as a factor eliciting turnover, is due to how organisations treat women differently to men. As reported by Reskin and Padavic (1994, p. 55), organisations are “more likely to consider workers' sex than any other personal characteristics in assigning them to jobs”

How issues for women differ from men is not based on the capability, skill and value they offer the organisation, but on the variables that influence how they are treated (Owen & Todor, 1993). Rowell (1980) stated, that “women returning to the labour market, after a family break, are sometimes found to be the more reliable employee given flexible policies”. This supports that when the hygiene factors of employment are in place it contributes to retention for both men and women because this is important to both genders. According to Stuart (1992) And Korabik & Rosin (1995), when the hygiene factors are not enabling for women it has led to the

delay the role of mother and wife, to facilitate progression, because they believe it will inhibit their professional growth. This all infers that there is positive correlation between gender and intention to quit.

For males the factors can also be family responsibilities that relationship to intention to quit differs due to the role they play in the family unit. Their needs are job security, which is a higher predictor of organisational commitment than it is for turnover intentions, because it encourages the need to stay and not to be mobile (Gerhart, 1990; Korabik & Rosin, 1995; Lewis & Park, 1989). In respect to the sample of this study the biographical profile of the sample is two-thirds male and therefore raised the awareness with respect to limitation for the study.



5.1.3.3.3 MARITAL STATUS

Hypothesis 10

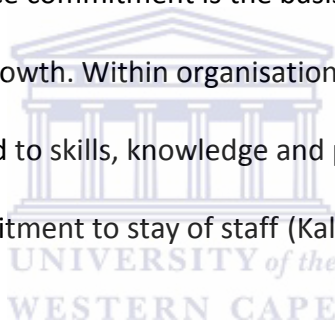
There is a statistically significant relationship between intention to quit and the marital status in the study in a division of a financial service organisation in the Western Cape.

Marital status and its relationship to intention to quit, based on this study, correlates positively with the null hypothesis, because marital status only influences turnover intentions if family responsibility factors are included. This is because married staff with family responsibilities (dependants and spouses) increase their commitment to stay with an organisation when there

are good medical benefits, salary progression, day care and flexible working hours (Weisberg & Kirschenbaum, 1993; Karabik & Rosin, 1995)

The finding is further supported since it is married staff who have lifestyles or family responsibilities that will be open to mobility due to how marketable they are and what that marketability can yield for them to support their lifestyle and family responsibilities - not because they are married (Weisberg & Kirschenbaum, 1993; Spencer & Steers, 1980).

For single staff, the low continuance commitment is the basis for turnover potential, due the focus being self progression and growth. Within organisations where the lack of mobility is based on factors that are unrelated to skills, knowledge and potential, marital status is seriously impacted by the loyalty and commitment to stay of staff (Kalleberg & Mastekaasa, 1994; Meyer & Allen, 1997).



5.1.3.3.4 TENURE

Hypothesis 11

There is a statistically significant relationship between intention to quit and the tenure in the study in a division of a financial service organisation in the Western Cape.

Tenure and intention to quit is also correlated positively with respect to the hypothesis, and is contradicted by the statement made by Van Der Merwe and Miller (1993), that “separation is

more likely to occur in the early weeks of employment when there is little to hold the new entrants to a working group". The sample used in this research is represented equally with regards to the dimensions of long service and newly hired and therefore it will be challenging to establish how this variable influences the sample used in this study.

When staff are employed for a good length of service, they have high continuance and normative commitment. It is this that influences intention to quit being unaffected, and hence the finding of a negative correlation with the hypothesis (Williams & Livingstone, 1994; Chevalier & Ellison, 1999; Idson , 1996). Barak Nissly and Levin (2001) supported this, because long service staff in an organisation remain loyal, as they want to see a return on investment in their retirement funds or share capital in an organisation



5.2 CONCLUSION AND RECOMMENDATIONS

The study aimed to determine if a relationship existed between organisational commitment and intention to quit. It also evaluated if there was a relationship between either organisational commitment and intention to quit and biographical factors like gender, age, marital status, role and family responsibilities. The literature explored the theoretical evidence and the findings from the study deduced that:

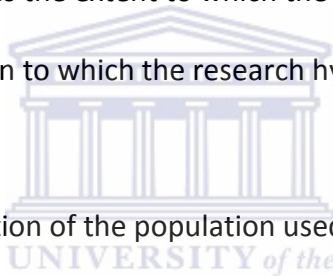
- There is no statistically significant relationship between organisational commitment and intention to quit.

- There is a statistically significant relationship between organisational commitment and the following biographical factors in the study:
 - Age
 - Tenure
 - Marital Status
 - Staff with Dependents
- There is no statistically significant relationship between organisational commitment and the following biographical factors in the study:
 - Gender
 - Job Status
- There is a statistically significant relationship between intention to quit and the following biographical factors in the study.
 - Age
 - Marital Status
 - Tenure
- There is no statistically significant relationship between intention to quit and the following biographical factors in the study.
 - Gender



The study completed will make additional contributions to the body of knowledge on organisational commitment and satisfaction, and intention to quit. In addition a number of limitations are also worth noting.

The first limitation pertains to the fact that the study used a non-probability sampling method in the form of convenience sampling. As a result, certain groups have been under-represented. Staff younger than 30 years old represented 41.9% of the sample, resulting in participants of that age group potentially influencing the finding of the study. With respect to other areas of the sample, for gender there was a 6.47% representation of males, tenure had 41.9% of the sample employed for 1-2 years, 66.3% of the respondents occupied administration and support positions, and 62.8% had dependants. Due to poor distribution of representation, selection bias has been introduced, which reduces the extent to which the results of the study can be generalised to the entire population to which the research hypotheses apply.



The next limitation is the participation of the population used. The sample size of 86 staff was deemed large enough to be representative of the approximately 144 staff in the population under study. A larger sample would, nevertheless, have increased the generalisability of the research findings. The above shortcomings also threaten the external validity of the study.

Consequently, caution needs to be exercised when interpreting the research results, since the generalisability thereof to the entire population under investigation has been reduced.

Another limitation is the geographical representation of the population used in the study, since the study was conducted only in the Western Cape branches of a single financial services organisation. The implications are that the research findings cannot be generalised to other

manufacturing, industrial or service organisations, or to organisations outside the Western Cape.

From the study it was established that the biographical factors in the study do not have a strong causal relationship with the variables, organisational commitment and intention to quit. It raised the need to evaluate the internal validity, since the biographical factors like marital status; family responsibility (dependants) and job status have different motivators or influences on the variable in this study for one staff member to the next. The fact that these factors may have played a role, confirms the need for further research in case of a relationship between intention to quit and commitment to the organisation - for this research sample.



A recommendation for future study in regards to further research with respect to a relationship between intention to quit and organisational commitment is for the researcher to drive a higher level of internal validity in the study this could enable a better result and finding.

It is further recommended that external validity be enhanced by using a larger sample and in a probability sampling design. By drawing a random sample of participants from the population, selection bias will be reduced. Subsequently, the sample will be more representative of the population under investigation, allowing for greater generalisability of the research findings.

In conclusion, when organisational commitment is demonstrated staff members display high levels of alignment to the organisation they work for and important traits like loyalty,

satisfaction and duty are adopted and can contribute to facilitating staff retention.

Organisational commitment levels of staff are most sustainable when good people practices are embedded in the culture of the organisation (Schein, 1988). The study supports that it is the position of where staff are at in their lives, which truly validates the commitment levels they offer to an organisation.

In further closing, turnover intention, more so than turnover as an actual act on the part of the staff member, is a key area of focus for organisations, because in general the presumption of intended actions (Igbaria & Greenhouse, 1992) is a greater predictor of actual behaviour.

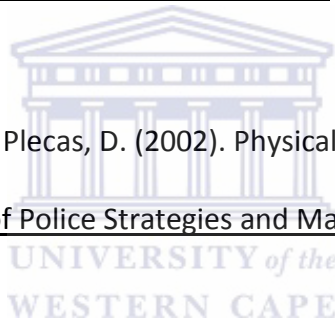
Several studies demonstrate that behavioural intent to leave the organisation does correlate with actual staff turnover (Mobley et al., 1978; Newman, 1974). In fact, Mobley et al. (1979) inferred that intent provides a clearer understanding of the behaviour, as it entails the decision and perceived justifications. Despite the limitations found with relation to intention to quit, it is the lack of commitment to the organisation and biographical factors linked to them that elicits the intention (Cramer, 1996; Igbaria & Greenhouse, 1992; William & Hazer, 1986).

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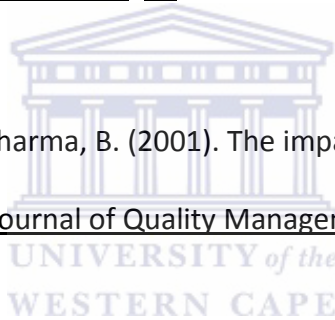
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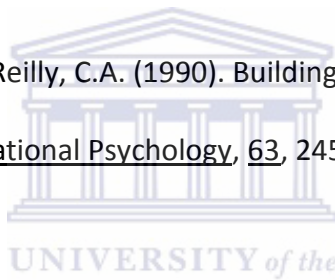
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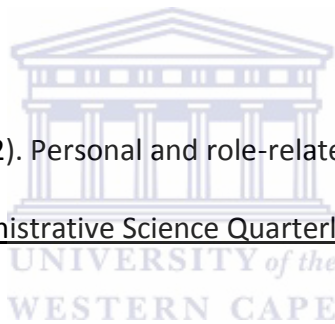
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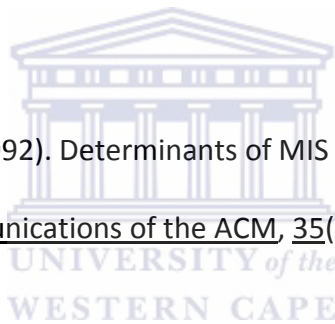
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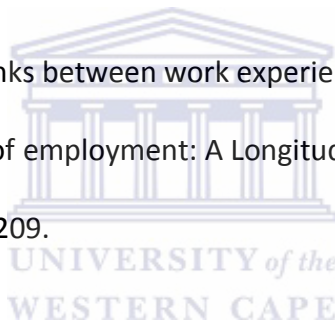
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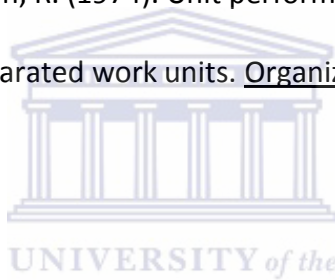
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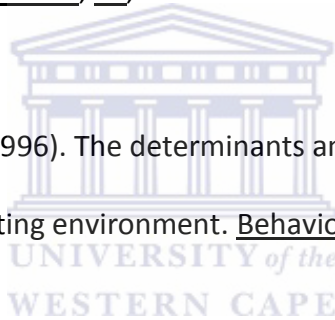
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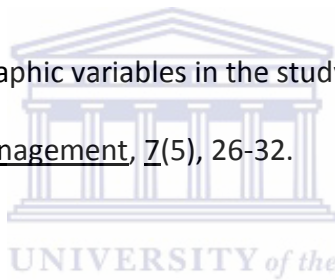
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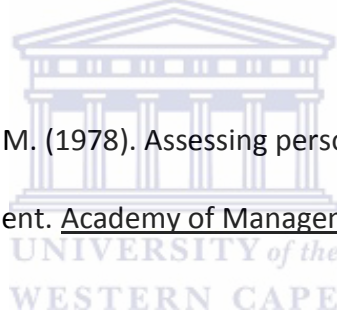
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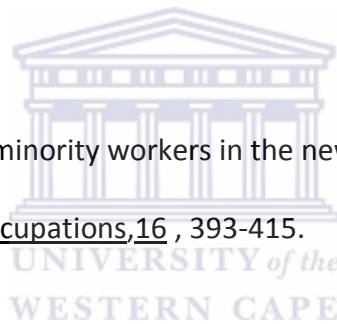
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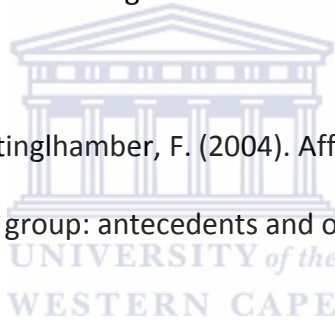
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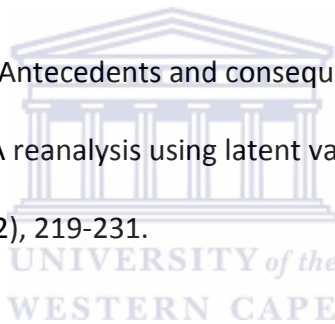
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APPENDIX A

BIOGRAPHICAL QUESTIONNAIRE



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APPENDIX A

BIOGRAPGICAL QUETSIONNAIRE

PLEASE **CIRCLE THE NUMBER** WITH THE ANSWER THAT IS MOST APPLICABLE TO YOU IN RESPECT OF THE FOLLOWING ITEMS. YOUR RESPONSES WILL BE TREATED AS STRICTLY CONFIDENTIAL.

1. Please select your age group

1	under 30
2	30 - 35
3	36 - 40
4	41 - 50
5	over 50



2. How long have you been working in GAP?

1	1 - 2 years
2	3 - 4 years
3	5 - 6 years
4	7 - 8 years
5	more than 8 years

3. Please select the gender.

1	Male
2	Female

4. What is your marital status?

1	Single
2	Married
3	Divorced
4	Widowed



5. Do you have children/ dependants?

1	Yes
2	No

6. What type of work do you do?

1	Administration & support
2	Technical & functional
3	Management & Leadership
4	Actuarial

APPENDIX B

ORGANIZATIONAL COMMITMENT QUESTIONNAIRE



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APPENDIX B

ORGANIZATIONAL COMMITMENT QUESTIONNAIRE (OCQ)

Listed below are a series of statements that represent possible feelings that you may have about the company. Please indicate the degree to which you agree or disagree with each of the following statements by **circling** the number, which is most applicable to you.

1. Strongly Disagree
2. Moderately Disagree
3. Neither Disagree or Agree
4. Moderately Agree
5. Strongly Agree



Your responses will be treated as strictly confidential.							
1. I am willing to put in a great deal of effort beyond that normally expected in order to help this organization be successful.	1	2	3	4	5	6	7
2. I talk about this organization to my friends as a great organization to work for.	1	2	3	4	5	6	7
3. I feel very little loyalty to this organization.	1	2	3	4	5	6	7
4. I would accept almost any type of job assignment in order to keep	1	2	3	4	5	6	7

Your responses will be treated as strictly confidential.							
working for this organization.							
5. I find that my values and the organizations values are very similar.	1	2	3	4	5	6	7
6. I am proud to tell others that I am part of this organization.	1	2	3	4	5	6	7
7. I could just as well be working for a different organization as long as the type or work was similar.							
8. This organization really inspires the very best in me in the way of job performance.	1	2	3	4	5	6	7
9. It would take very little change in my present circumstances to cause me to leave this organization.	1	2	3	4	5	6	7
10. I am extremely glad that I chose to work for this organization rather than others I was considering at the time I joined.	1	2	3	4	5	6	7
11. There is not much to be gained by sticking with this organization indefinitely.	1	2	3	4	5	6	7
12. Often, I find it difficult to agree with this organization's policies on important matters relating to its employees.	1	2	3	4	5	6	7
13. I really care about the fate of this organization	1	2	3	4	5	6	7

Your responses will be treated as strictly confidential.							
14. For me this is the best of all possible organizations for which to work.	1	2	3	4	5	6	7
15. Deciding to work for this organization was a definite mistake on my part.	1	2	3	4	5	6	7



APPENDIX C

MICHIGAN ORGANIZATIONAL ASSESSMENT QUESTIONNAIRE



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APPENDIX C

MICHIGAN ORGANIZATIONAL ASSESSMENT QUESTIONNAIRE -- INTENT TO TURNOVER

MEASURE (3 ITEMS):

Here are some statements about you and your job. How much do you agree or disagree with each? (Likert Scale ranging from 1-7, where 1 is strongly disagree and 7 is strongly agree.)

Please select the most suitable statements by **circling the number** which is most applicable to you.

Your responses will be treated as strictly confidential.



Q1. I will probably look for a new job in the next year.	
Strongly Disagree	1
Moderately Disagree	2
Slightly disagree	3
Neither Disagree or Agree	4
Slightly Agree	5
Moderately Agree	6
Strongly Agree	7

Q2. I often think about quitting.	
Strongly Disagree	1
Moderately Disagree	2
Slightly disagree	3
Neither Disagree or Agree	4
Slightly Agree	5
Moderately Agree	6
Strongly Agree	7



Q3. How likely is it that you could find a job with another employer with about the same pay and benefits you now have?	
not likely at all	1
Moderately unlikely	2
Slightly	3
Neither unlikely or likely	4

Slightly likely	5
Moderately likely	6
extremely likely	7

